

MISCELLANEOUS FEES AND CHARGES

Effective March 6, 2023

Account closed within 30 days of opening	\$30.00
Account Research/Statement Reconciliation	\$25.00 per hour
Copies of research	\$ 2.00 per page
Existing Account Restrictions (Watch or 2 signatures required)	\$15.00 per month
ACH Origination	\$15.00 per file
Chargeback on Deposit Account	\$ 5.00 per item
Chargeback on Loan	\$30.00 per item
Domestic Collections - Customers Only	\$15.00
Copies	\$.25 each
Current Account Activity Printout or Statement	\$5.00
Paper Statement in lieu of required e-statement	\$5.00
Phone Transfer Fee	\$3.00
Replacement Debit Card	\$5.00
Non-Customer Check Cashing Fee - On us Check	\$10.00
Coin Counting - Non-Customer	10%
Levies/Freezes	\$100.00
Night Deposit Lock Bag	\$30.00
Zipper Bags	\$5.00
Signature Guarantee - Customer Only	\$10.00
Stop Payments	\$30.00
Overdraft Fee	
Item over \$5.00	\$30.00 per item
Item less than or equal to \$5.00	No Charge
Item causing Overdraft balance of \$5.00 or less	No Charge
Return Item Fee	
Item over \$5.00	\$30.00 per item
Item less than or equal to \$5.00	No Charge
Item causing Overdraft balance of \$5.00 or less.	No Charge
Previously returned items resubmitted for deposit	\$30.00 per item
Cashier's Check	
Customer	\$5.00
Non-Customer (Exchange of On Us Check for Cashier's Check only) Exception base only, officer approval required.	\$10.00
Wire Transfer	
Commercial Customer Outgoing Online	\$15.00
Customer Outgoing	\$25.00
Customer Incoming	No Charge
International Wire	\$50.00
ATM Fees-NON-First Bank Texas ATM	
Cash Withdrawal	\$2.00
Transfer	\$1.00
Balance Inquiry	\$1.00
Remote Deposit	
Set Up	\$75.00
Small Machine - 1 year agreement	\$50.00 monthly
Small Machine - 2-year agreement	\$25.00 monthly
Large Machine - 1 year agreement	\$75.00 monthly
Large Machine - 2 Year agreement	\$50.00 monthly
Bill Pay Fees	
Rush Payment Fee: Second Day Standard	\$14.95
Rush Payment Fee: Next Business Day	\$19.95
Safe Deposit Box Fees	
3" x 5"	\$20.00 annually
4" x 5"	\$20.00 annually
5" x 5"	\$20.00 annually
3" x 10"	\$30.00 annually
3" x 12"	\$30.00 annually
5" x 10"	\$50.00 annually
6" x 12"	\$50.00 annually
10" x 10"	\$85.00 annually
Refundable Key Deposit	\$25.00
Drilling fee	\$250.00