

BANKING SERVICES/FEE SCHEDULE

ACCOUNT-RELATED SERVICES

Account Assignment to Third Parties	\$50.00
Account Closing (within 90 days of opening).....	\$25.00
Account Inactivity Fee (Accounts with no owner-initiated debits or credits for 11 months will be charged a fee equal to the lesser of \$35.00 or the account balance.)	\$35.00
Account Printout (lobby request)	FREE
Account Research	
Statement Copy	\$10.00
Minimum Research Charge (up to one (1) hour)*	\$20.00
Each Additional 15 Minutes	\$5.00
Per Item Fee	\$1.00
*Plus postage and insurance as applicable	
AccountTRANSFER Overdraft Protection Plan	\$10.00
ACH Stop Payment	
One-Time Stop Payment.....	\$35.00
Indefinite Stop Payment	\$35.00
Checkbook Balancing	
Per 15 Minutes	\$5.00
Minimum	\$5.00
Legal Processing Against Accounts (such as levies, garnishments, etc.)	\$100.00
Negative Balance Fee	\$34.00
If your account is negative for seven (7) consecutive banking days, we will charge you a Negative Balance Fee. For consumer accounts, we will waive this fee if on the seventh (7 th) day your account is overdrawn \$10 or less.	
Non-Sufficient Funds (NSF) Charge.....	\$34.00
Online Services (Online Banking, Mobile Banking, and E-Statements)	FREE
Overdraft Charge.....	\$34.00
Overdraft Resulting from Return Item (deposited or cashed).....	\$34.00
Overdraft Fee – NSF Item(s) Paid.....	\$34.00
Per Item Withdrawal Fee for Money Market Accounts.....	\$5.00
Per Item Withdrawal Fee for Savings Accounts.....	\$3.50
Personalized Checks, Deposit/Withdrawal Slips and Other Account Products	Prices upon request
Recovery Fee	
Charged-off Accounts of \$200.00 or Less	\$10.00
Charged-off Accounts Over \$200.00.....	\$49.00
Return Item (deposited or cashed).....	\$10.00
Commercial (Not Including Analysis Accounts)	
Normal processing (per item)	\$3.00
Special handling (per item)	\$5.00
Photocopy (per item).....	\$1.00
Return Mail Processing (per month).....	\$10.00
Stop Payment Order	\$35.00
Temporary Checks (each)	\$0.50

Telephone Services

Checking and Savings Account Assistance from a Bank Employee	\$3.00
Personal Account Line (PAL) Calls per Account, per Calendar Month (up to 17 calls).....	FREE
Additional Inquiries/Transactions (each)	\$0.50

GOLD KEY NETWORK[®] ATM/DEBIT MASTERCARD[®] SERVICES

Available to individuals and commercial customers doing business as a sole proprietorship

Debit MasterCard[®]

Non-Photo Card	FREE
Photo Card	\$5.00
Express Handling Fee	\$25.00
Debit MasterCard [®] Branch Pick-Up Fee	\$10.00
International Transaction Fee	\$3.00
Applies if you use your card to purchase goods or services in a foreign currency or in U.S. dollars with a foreign merchant. Fee also applies if you use your card to obtain foreign currency or U.S. dollars from an ATM outside of the U.S. Normal ATM fees will also apply.	

ATM Transactions on Any Gold Key [®] ATM (withdrawals, inquiries and transfers).....	FREE
Point-Of-Sale (POS) Transactions.....	FREE

Note: Some Non-Gold Key[®] (Foreign) ATMs charge a terminal usage fee or surcharge for transactions on their ATMs. If assessed, their fee will be in addition to those stated below.

ATM Transactions on Any Non-Gold Key[®] (Foreign) ATMs

Each Withdrawal, Balance Inquiry or Transfer.....	\$2.50
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MISCELLANEOUS SERVICES

The following services and prices may vary by location and are subject to change without notice. Some restrictions may apply.

Cashier's Checks

Account Holder	\$5.00
Issued for an On Us Check	\$7.00
Declaration of Loss Processing.....	\$35.00

Check Cashing Services*

Account Holder	FREE
Non-Account Holder	2% (Minimum charge of \$5.00)

**Prices are available upon request for banking centers located inside H-E-B.*

Coin Wrapper/Bill Straps (per 1,000).....	\$5.00
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Collection Item (service available to account holders)	\$35.00
*Plus postage, insurance, and other correspondent bank fees as applicable	
Foreign Currency Exchange (service available to account holders)	
Currency (buys and sells) <\$300 USD*	\$10.00
Currency (buys and sells) >\$300 USD*	FREE
*Plus postage, insurance and other correspondent bank fees as applicable	
MasterCard® Gift Card	
Purchase Price (each)	\$2.00
Replacement of Lost/Stolen Card	\$15.00
Cash Out Fee.....	\$15.00
Monthly Inactivity Fee*	\$15.00
*If the card has had no activity for 12 months, the inactivity fee is a monthly fee equal to the lesser of \$15 or the remaining unused funds on the card.	
Money Orders	
Account Holder	\$0.50
Non-Account Holder (each)	\$1.00
Notary (per signature)	
Texas and New Mexico	\$3.00
Arizona.....	\$2.00
People Pay (Accessible through Online Banking/Mobile Banking)	
People Pay to an Email/Mobile Phone Number	\$1.00
People Pay to a PayPal account.....	\$1.50
Photocopy (each).....	\$0.50
Rolled Coin Deposited/Purchased	FREE
Safe Deposit Boxes	Prices upon request
Safety Seal Deposit Bags.....	Prices upon request
Send/Receive Fax.....	First page \$3.00
Each Additional Page	\$1.50
Signature Guarantee	
Account Holder	\$5.00
Strapped Currency Deposited/Purchased.....	FREE
Third Party Credit and Account Inquiries.....	\$25.00
Western Union®	Prices upon request
Wire Transfer—Domestic	
Incoming	
Account Holder	\$10.00
Outgoing	
Account Holder	\$25.00
Zipper Bag	
Small	\$5.00
Large	\$7.00

COMMERCIAL ANALYSIS CHARGES

These fees are specific to accounts on analysis. The final determination of accounts to be placed on analysis will be at the bank's discretion.

General Account Services	
Monthly Maintenance Fee	\$10.00
Analysis Statement Fee	\$1.00
Depository Services	
Branch Deposit	\$0.15
Currency-Per Strap Purchased	\$0.35
Coin-Per Roll Purchased	\$0.08
Currency –Per 1,000 Deposited.....	\$0.35
Coin Wrapper-1,000 Purchased	\$4.00
Currency Straps-1,000 Purchased	\$4.00
Account Transactions	
Checks Deposited-On Us (FNBT/FCB).....	\$0.0426
Checks Deposited-Other Banks	\$0.0826
ACH Debit	\$0.12
ACH Credit	\$0.15
Checks Paid	\$0.15
Withdrawals	\$0.15
POS Debits	\$0.12
POS Credits	\$0.15
Other Fees	
Returned Deposit Item	\$2.00
Special Handling	\$5.00
Photocopy	\$1.00
Deposit Correction Fee.....	\$5.00

MISCELLANEOUS COMMERCIAL CHARGES

These fees are specific to Commercial Services and may require additional agreements.

Change Order for Non-Account Holder (limit of \$500.00 or less).....	5% of amount
Business Express Deposit (assessed monthly)	\$50.00
Account Monitoring Fee (assessed monthly)*	\$250.00
Money Service Business (MSB) Application Fee*	\$250.00
Account Information Reporting Services (assessed monthly)*	\$50.00

*The final determination of accounts to be charged will be at the bank's discretion.

EXTENDED ACCOUNT SERVICES

These services are specialized and may require additional agreements and/or equipment in order to utilize the service.

Contact the New Accounts Department for details and prices.

- Merchant Services
- Deposit Preparation Services
- Automated Clearing House (ACH) Origination