

FEE SCHEDULE
BUSINESS SCHEDULE OF FEES AND CHARGES



416 North Water Street, Corpus Christi, Texas 78401
www.fcbot.com

EFFECTIVE NOVEMBER 1, 2025

We prohibit the use of this account for Illegal Transactions such as those prohibited by the Unlawful Internet Gambling Enforcement Act. If we discover that you are involved in the type of activity that originates these transactions, we will close the account.

Commercial Checking and Commercial Interest Checking are analyzed monthly, using an earnings credit to offset service charges. Earnings credit is the average Fed Funds Rate the bank received for the prior month. If earnings credit exceeds the fee for services rendered, no service charge will be assessed.

Customers who do not use the Commercial Checking or Commercial Interest accounts offered by the bank are not subject to the Account Analysis Program. Customers who use other business products, such as the Simple Business Checking or Simple Business Plus accounts are charged for the services used as per the schedule below.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

(1) May result from payment of checks, electronic funds transfers, or other withdrawal requests such as ATM or Debit Card transactions or phone transfers.	
Account Activity Printout (Temporary Statement)	\$3.00
Account Maintenance Fee - Subject to Account Type	\$12.00
Account Reconciliation (Per Hour)	\$50.00
Account Research (\$5 Per CD Rom plus) per hour	\$50.00
Account Research Legal Per Hour (Non - Customer Legal with Request for Digital (Email, Surveillance, Etc.) Two Hour Minimum	\$250.00
ATM / Debit Card Replacement	\$7.50
ATM Balance Inquiry at Non FCB ATM (Service Charge)	\$1.00
ATM Cash Withdrawal at Non FCB ATM (Service Charge)	\$2.50
Bank Incurred Legal Fees	100.0000% of Cost
Business Bill Pay	\$7.95
Cashier's Check	\$5.00
Cashier's Check Replacement	\$30.00
Closing Account First 90 Days	\$25.00
Collection Fee	\$20.00
Credits Posted (per credit)	\$0.30
Debits Posted (per debit)	\$0.25
Deposit Correction	\$5.00
E-Statement - FREE	
Fax (per page)	\$1.00
Garnishments / Levies / Freezes	\$100.00
Hold Statement Fee (Statements will be digitally archived, not printed)	\$10.00
Loan Account Inquiry	\$5.00
Lock Bag (Large Zipper - no lock)	\$12.00
Lock Bag (Small Zipper - no lock)	\$7.50
Lock Bag with Keys	\$40.00
Money Orders	\$4.00
Night Deposit Service (per bag)	\$0.50
Non-Sufficient Funds (1) NSF Returned Item Charge	\$30.00
Non-Sufficient Funds - (1) NSF Paid Item Charge - As a result of the timing of payment settlement, an overdraft may occur in instances where an authorization for payment was received on a positive balance but final settlement occurred on a negative balance. We have no control over this. You may be assessed a fee in these instances.	\$30.00
Paper Statement With Images (if applicable)	\$3.50
Paper Statement Without Images (if applicable)	\$2.00



Photocopies (per page)	\$0.50
RDC Monthly Lease to Own (12 Months)	\$45.00
RDC Monthly Maintenance Four or More Accounts Flat	\$100.00
RDC Monthly Maintenance Up to Three Accounts (each)	\$25.00
RDC Scanner (One Time Purchase)	\$500.00
RDC Scanner Ribbon Replacement	\$20.00
RDC Transit Items Deposited	\$0.10
Re-Deposited Unpaid Item (Charge Back - Re-run Fee)	\$7.50
Remote Deposit Capture (RDC) One Time Set Up Fee	\$50.00
Returned Unpaid Item (Charge Back)	\$7.50
Rolled Coin (Change Order)	\$0.10
Safe Deposit Box 10 x 10	\$75.00
Safe Deposit Box 3 x 10	\$35.00
Safe Deposit Box 3 x 5	\$25.00
Safe Deposit Box 5 x 10	\$50.00
Safe Deposit Box 5 x 5	\$40.00
Safe Deposit Box 6 x 10	\$55.00
Safe Deposit Box Drilling	\$200.00
Safe Deposit Box Key Deposit	\$25.00
Safe Deposit Box Lost Key	\$25.00
Special Assessment Fee (MSB's, NBFI's, Cash Intense, ATM Owners, Hemp or CBD	\$300.00
Related Business's - Per Account	
Special Signatures Review Monthly Fee	\$25.00
Special Statements Rendered	\$5.00
Stop Payment Charge	\$30.00
Strapped Currency (change orders)	\$0.50
Sweep Account Transfer Fee	\$3.00
Telephone Inquiry Fee	\$2.00
Telephone Transfer Fee	\$5.00
Temporary Checks (after 10) each	\$0.25
Third Party Payment Processor	\$500.00
Transit Items Deposited	\$0.10
Treasury Management ACH Bank Report	\$5.00
Treasury Management ACH File Reversal	\$10.00
Treasury Management ACH Notification of Change	\$1.00
Treasury Management ACH Per File	\$10.00
Treasury Management ACH Per Item	\$0.15
Treasury Management ACH Returned Item	\$5.00
Treasury Management Monthly Maintenance (per account)	\$25.00
Treasury Management Outgoing Wire Transfer	\$5.00
Wire Transfer - Simple Business Plus - Includes 5 Domestic Wires Per Month at No Charge, then \$17.00 per wire.	
Wire Transfer Incoming - Foreign	\$10.00
Wire Transfer Outgoing - Domestic	\$17.00
Wire Transfer Outgoing - Foreign	\$50.00
Zoccam Deposits - Unlimited	\$25.00

