

**FEE SCHEDULE**  
**SCHEDULE OF FEES AND CHARGES**



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

EFFECTIVE NOVEMBER 1, 2025

**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 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	100.000% of Cost
Bill Pay - FREE on all Personal Checking Accounts	
Cashier's Check	\$5.00
Cashier's Check Replacement	\$30.00
Closing Account First 90 Days	\$25.00
Collection Fee	\$20.00
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
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
Re-Deposited Unpaid Item (Charge Back - Re-run Fee)	\$7.50
Returned Unpaid Item (Charge Back)	\$7.50
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 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 Signatures Review Monthly Fee	\$25.00
Stop Payment Charge	\$30.00
Sweep Account Transfer Fee	\$3.00
Telephone Inquiry Fee	\$2.00



Telephone Transfer Fee	\$5.00
Temporary Checks (after 10) each	\$0.25
Wire Transfer Incoming - Foreign	\$10.00
Wire Transfer Outgoing - Community Gold	\$5.00
Wire Transfer Outgoing - Domestic	\$17.00
Wire Transfer Outgoing - Foreign	\$50.00

