

## MISCELLANEOUS FEES

The First National Bank of Beeville  
1400 E. Houston Street  
Beeville, TX 78102  
September 12, 2017

This disclosure contains information pertaining to the fees charged by the bank relative to the different products and services we offer. These fees may be in addition or different than specific product fees which are assessed. Please refer to your specific product Rate and Fee Schedule for determining any differences which may apply to your account.

### MISCELLANEOUS FEES AND CHARGES

#### Account Inquiries:

Inquiries via Moneyline: NO CHARGE

In-person or telephone Inquiries (includes printout of account transaction history): 1 FREE per month, \$3.00 per inquiry thereafter

Virtual Banking Inquiries: NO CHARGE

#### ATM Miscellaneous Fees:

Balance inquiry at non-FNB ATM: \$.75 per inquiry

Cash withdrawal at non-FNB ATM: \$1.50 per withdrawal

Replacement of Debit Card: \$5.00 per card

Debit Card Issuance Fee: \$5.00 per card in excess of two (2) per joint account

Inactive Card Fee: \$2.00 per inactive statement cycle

#### Bookkeeping Fees:

Printout of Loan Account History or Amortization Schedule: \$3.00 per printout

Copy of Account Statement: \$3.00 per copy

Account Research or Reconciliation: \$20.00 per hour, \$10.00 minimum

Special Account Statement Cut-off: \$5.00 per change

Statement Item Reproduction: \$1.25 per item (product specific fees may apply)

Deposit Error Corrections: \$1.25 per correction

Return Item Charge -- items created by check, in-person withdrawal, ATM withdrawals, or other electronic means.

(product specific fees may apply): up to \$29.95 per item

Overdraft fee -- items created by check, in-person withdrawal, ATM withdrawals or other electronic means. (product specific fees may apply): up to \$29.95 per item

Checks deposited and returned unpaid: \$2.00 per item

Stop payment request: \$24.95 per item

#### Check Cashing for Non-bank Customers Presenting Check Not Drawn On Us:

0 to \$500: \$5.00 per check

over \$500: 1% of check amount

#### Collection Items:

Incoming - Bank Customer: \$5.00 each

Outgoing - Bank Customer: \$10.00 each

Incoming - Non-bank Customer: \$15.00 each

Outgoing - Non-bank Customer: \$20.00 each

#### Domestic Wire Transfers:

Incoming Wire - Bank Customer: NO CHARGE

Outgoing Wire - Bank Customer: \$20.00 per wire transfer

Incoming Wire - Non-bank Customer: \$20.00 per wire transfer

Outgoing Wire - Non-bank Customer: \$35.00 per wire transfer

#### Fax Service:

Bank Customer: \$1.00 per page, \$3.00 minimum

Non-Bank Customer: \$2.00 per page, \$5.00 minimum

#### International Wire Transfers:

Incoming Bank Customer: No Charge

Outgoing Bank Customer: \$60.00 per transfer

Incoming Non-Bank Customer: \$15.00 per transfer

Outgoing Non-Bank Customer: \$85.00 per transfer

#### Official Checks:

Cashier's Checks for Bank Customers: \$6.00 per check

Cashier's Checks for Non-Customer: \$10.00 per check

Money Orders for Bank Customer: \$6.00 per order

Money Orders for Non-Bank Customers: \$10.00 per order

Traveler's Checks Non-FPA Customer: 1% of face value

Traveler's Checks - FPA Customer: 0% of face value

#### Other Services:

Photocopies - Non-Bank Customer: \$.50 per copy with a minimum charge of \$5.00

Photocopies - Customer: \$.25 per copy with a minimum charge of \$2.50

Letter of Credit: 2% of face value per annum, \$25.00 minimum

Collection Note: 1% of note amount upon acceptance plus \$5.00 per disbursement

Temporary Checks: NO CHARGE for New Account, otherwise \$1.00 per set of 10 checks  
Escrow Agreements: .5% on amounts up to \$250,000, .25% on amounts of \$250,000 or more, \$25.00 minimum  
Zipper Bags, Cloth Bags, Currency Straps & Coin Rolls: Bank's cost plus 20%

**Requests for Transfers Between Accounts:**

In-person or Telephone Transfer Requests: \$3.25 per transfer  
Preauthorized or Automatic Transfer Between Accounts: \$1.25 per transfer  
Transfer Requests Initiated via VoiceFIRST or FNB Online Banking: NO CHARGE

**Safe Deposit Boxes:**

3 X 5: \$20.00 Annually  
3 X 10: \$30.00 Annually  
5 X 5 Yorktown Branch Only: \$25.00 Annually  
5 X 10: \$35.00 Annually  
6 X 4: \$25.00 Annually  
10 X 10: \$55.00 Annually  
Box lock drilling: Customer responsible for cost of drilling  
Initial Key Deposit: \$20.00

**Safe Deposit Lockers:**

16 X 44 Main Office Only Annual Rental: \$420.00  
16 X 44 Monthly Rental: \$50.00  
16 X 44 Weekly Rental: \$15.00  
16 X 44 Daily Rental: \$5.00  
Key Deposit & Lock Drilling: Fees same as for Safe Deposit Boxes

**Member  
FDIC**