

FEE SCHEDULE

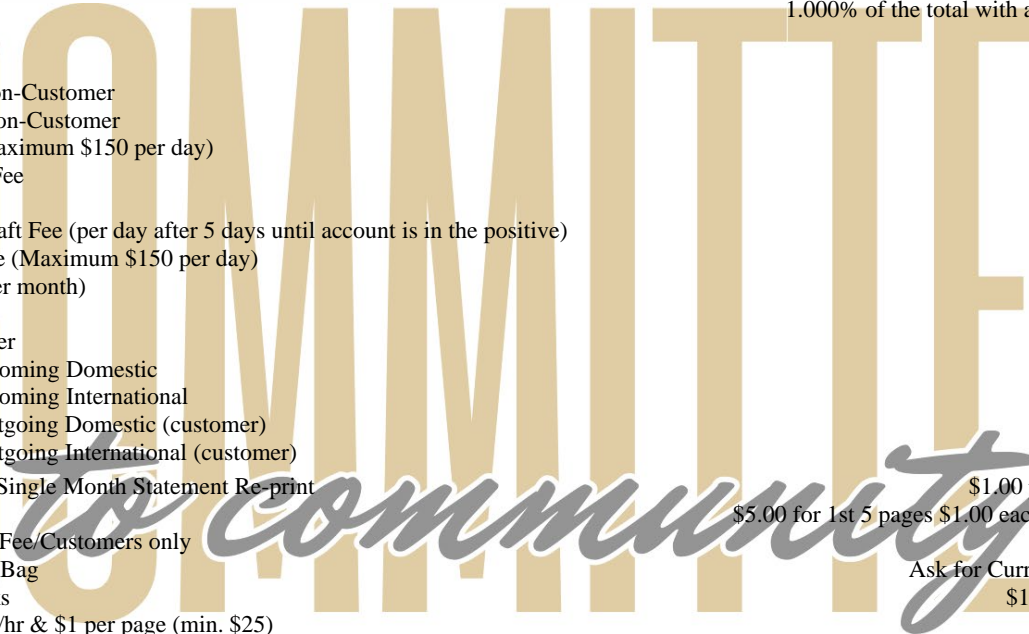
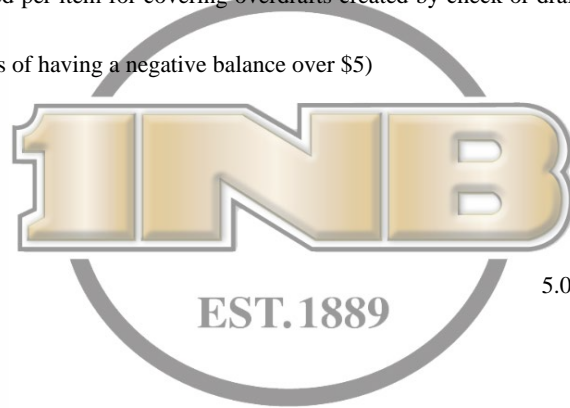
FIRST NATIONAL BANK & TR CO OF ARDMORE
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PO BOX 69
ARDMORE, Oklahoma 73401
(580)223-1111
www.1nb.com

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

Check printing fees vary by the style of check ordered.

An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

1st Continuous Overdraft Fee (after 5 days of having a negative balance over \$5)	\$2.00
ATM Balance Inquiry Non-Customer	\$0.25
ATM Usage (Non-1NB ATM)	\$1.00
ATM/Debit Card Replacement Fee	\$5.00
Cashier's Check	\$2.00
Cashier's Check Non-Customer	\$5.00
Charge Back Fee	\$2.00
Check Cashing Fee Non-Customer	3.000% of check with a \$5.00 min
Coin Processing Non-Customer	5.000% of processing with a \$5.00 min
Collections Draft Outgoing	\$20.00
Collections Drafts Incoming	\$10.00
Dynamic Transfer Fee (per occurrence)	\$2.00
Dynamic Transfer Set Up Charge	\$5.00
Foreign Currency Orders	\$40.00
Garnishment	\$10.00
International Point of Sale/ATM	1.000% of transaction amount
Letter of Credit	1.000% of the total with a \$25.00 min
Levy	\$20.00
Money Orders	\$1.00
Money Orders Non-Customer	\$3.00
Notary Service Non-Customer	\$5.00
Overdraft Fee (Maximum \$150 per day)	\$30.00
Paper Statement Fee	\$2.00
Photocopy	\$0.50
Recurring Overdraft Fee (per day after 5 days until account is in the positive)	\$2.00
Returned Item Fee (Maximum \$150 per day)	\$30.00
Returned Mail (per month)	\$2.00
Stop Payment	\$25.00
Telephone Transfer	\$5.00
Wire Transfer Incoming Domestic	\$5.00
Wire Transfer Incoming International	\$30.00
Wire Transfer Outgoing Domestic (customer)	\$15.00
Wire Transfer Outgoing International (customer)	\$50.00
Activity Printout/Single Month Statement Re-print	\$1.00 per page
Fax Service	\$5.00 for 1st 5 pages \$1.00 each over 5
Medallion Stamp Fee/Customers only	\$75.00
Night Depository Bag	Ask for Current Rate
Temporary Checks	\$1.00 for 4
Research Fee \$25/hr & \$1 per page (min. \$25)	



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