## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

## from

First Bank, Burkburnett
P.O. Box 458

300 East Third St.
Burkburnett, TX 76354

COMMON FEATURES
Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

| Replace Debit card | $\$ 5.00$ |
| :--- | ---: |
| ATM foreign transactions | $\$ 1.00$ |
| Check printing | Fee depends on style of check ordered |
| Temporary Checks - printed 4 temporary checks per page | $\$ 1.00$ per page |
| Cashier's check | $\$ 3.00$ |
| Money order (customer) | $\$ 1.00$ |
| NSF/Overdraft Charge (per item paid or returned) | $\$ 30.00$ |

## Courtesy Overdraft Privilege Program

First Bank offers a courtesy overdraft privilege on select consumer checking accounts. These accounts must be open and held in good standing for a minimum of (30) business days to qualify for this privilege. These overdraft privileges are a discretionary courtesy to our customers who qualify for this program and are extended to provide additional flexibility and convenience when managing your funds. We do authorize and pay overdrafts for the following types of transactions: checks, automatic bill payments and other transactions using your checking account number.

A non-sufficient (NSF)/overdraft (OD) item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means when there is not enough money in your account to cover the item or transaction presented for payment. There will be a maximum total daily overdraft charge limit of $\$ 180.00$ per business day, per account, for OD/NSF charges for consumer accounts and a $\$ 750.00$ per business day maximum daily charge for commercial accounts.

The following fees will apply if the negative ending balance is:
$\$ 0.01$ thru \$10.00-No Charge
$\$ 10.01$ and above - $\$ 30.00$ per overdraft item

You maintain the right to opt-out of the Courtesy Overdraft Privilege Program at your discretion.
ATM and Debit Card transactions will not be included in the program, unless you request First Bank to pay overdrafts stemming from your ATM and Debit Card transactions. If it your desire to do so, it will be necessary for you to complete and sign an Authorization Request Form.

| Deposited checks returned unpaid | $\$ 5.00$ |
| :--- | ---: |
| Account activity printout | $\$ 1.00$ |
| Account research | $\$ 25.00$ per hour (min 1 hour) |
| Copy of statement | $\$ 5.00$ |
| Photocopies | $\$ .25$ per copy |
| Copy of statement item (1st item no charge) | $\$ .25$ per copy |
| ACCESS 24 | FREE |
| Telephone transfer from checking or savings | $\$ 2.00$ |
| FAX local | $\$ 2.00$ per page |
| FAX long distance | $\$ 5.00$ per page |
| Online Bank Bill Payment (per month Consumer) | $\$ 5.95$ |
| Online Bank Bill Payment (per month Commercial) | $\$ 10.00$ |
| Online Bank inquiries | FREE |
| Stop Payment - all items | $\$ 25.00$ |
| Wire transfer (incoming Domestic) - customer | $\$ 5.00$ |
| Wire transfer (outgoing Domestic) - customer | $\$ 15.00$ |
| Wire transfer (incoming International) -- customer | $\$ 25.00$ |
| Wire transfer (outgoing International) -- customer | $\$ 50.00$ |
| Garnishments | $\$ 10.00$ |
| New account closed within 90 days | $\$ 5.00$ |
| Zipper bag (medium) | $\$ 35.00$ |

Safe Deposit Boxes - Boxes are not available at all First Bank locations and box rental fees are based upon box availability and size."There is no insurance coverage provided on box contents either by FDIC or this Financial Institution"

Safe Deposit Box - replace one lost key
Safe Deposit Box - replace 2 lost keys (requires box to be drilled, new locks installed \& new keys issued)

