

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 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

Continuous Overdraft Charge \$3.00 per business day

\$3.00 per business day after the 5th business day of continuous overdraft, and continuing until the account is brought to a positive balance. If the balance is not brought current within 30 business days from the date of the overdraft the bank retains the privilege to close your account.

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	Some attorney fees may apply
New account closed within 90 days	\$10.00
Zipper bag (medium)	\$5.00
Locking zipper bag	\$35.00
Business overdraft interest - (accounts on service charge analysis)	6% (simple) per calendar day

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	\$35.00
Safe Deposit Box - replace 2 lost keys (requires box to be drilled, new locks installed & new keys issued)	\$135.00