



Banking Services/Fee Schedule

ACCOUNT-RELATED SERVICES

Account Assignment to Third Parties.....	\$50.00
Account Inactivity Fee (1)	\$35.00
Add Cash Fee*	\$2.00
*Available at Participating Retailers	
Account Printout (lobby request)	FREE
Account Research	
Statement Copy (2).....	\$10.00
Minimum Research Charge (up to (1) hour)*	\$20.00
*Plus postage and insurance as applicable	
Each Additional 15 Minutes.....	\$5.00
Per Item Fee	\$5.00
ACH Stop Payment	
One-Time Stop Payment.....	\$35.00
Indefinite Stop Payment	\$35.00
Legal Processing Against Accounts (Such as levies, garnishments, etc.)	\$125.00
Mortgage Verification/Re-Verification of Account	\$25.00
Paper Statement Fee	\$2.00
Recovery Fee	
Charged-off Accounts of \$200.00 or Less	\$10.00
Charged-off Accounts over \$200.00	\$49.00
Return Item Fee (deposited or cashed) for	
Commercial Accounts not on analysis (per item)	\$10.00
Stop Payment Order	\$35.00

CHECK/MONEY ORDER RELATED SERVICES

Cashier's Checks	
Account Holder	\$5.00
Issued for an On Us Check	\$7.00
Declaration of Loss Processing.....	\$35.00
Money Orders	
Account Holder	\$1.00
Non-Account Holder	\$2.00
Personalized Checks, Deposit/Withdrawal	
Slips and Other Account Products	Prices upon request
Temporary Checks (each)	\$0.50

GOLD KEY NETWORK® ATM/ CARD SERVICES

ATM Transactions on Any Gold Key® ATM	FREE
(withdrawals, inquiries and transfers)	
ATM Transactions on Any Non-Gold Key® (Foreign)	
ATMs Each Withdrawal, Balance Inquiry or Transfer	\$2.50
Debit Mastercard®	
Card Issue	FREE
Express Handling Fee.....	\$25.00
Debit Mastercard® Branch Pick-Up Fee.....	\$10.00
International Transaction Fee (3)	\$3.00
Point-Of-Sale (POS) Transactions (4)	FREE

MISCELLANEOUS BRANCH SERVICES

Check Cashing Services*	
Account Holder	FREE
Non-Account Holder	2% (\$5.00 Minimum)
*Prices are available upon request for banking centers located inside H-E-B.	
Coin Wrapper/Bill Straps (per 1,000).....	\$5.00
Collection Item (service available to account holders)	\$35.00
*Plus postage and insurance and other Correspondent Bank Fees as applicable.	
Foreign Currency Exchange (account holders)	
Currency (buys and sells) <\$300 USD*	\$10.00
Currency (buys and sells) >\$300 USD*	FREE
*Plus postage and insurance and other Correspondent Bank Fees as applicable. Offered at select locations.	
Foreign Currency Exchange (non-account holders)	
Currency (buys and sells) <\$300 USD*	\$20.00
Currency (buys and sells) >\$300 USD*	\$10.00
*Plus postage and insurance and other Correspondent Bank Fees as applicable. Offered at select locations.	
Notary (per signature)	\$2.00
Postage Stamps	Offered at select locations
Rolled Coin Deposited/Purchased	FREE
Safe Deposit Boxes	Prices upon request
Safety Seal Deposit Bags.....	Prices upon request
Signature Guarantee*(Account Holder)	Prices upon request
*Medallion \$50 Minimum	
Strapped Currency Deposited/Purchased	FREE
Third Party Credit and Account Inquiries.....	\$25.00
Zipper Bag	
Small	\$5.00
Large	\$7.00

MONEY MOVEMENT- RELATED SERVICES

Western Union®.....	Prices upon request
Wire Transfer- Domestic	
Incoming (Account Holder)	\$15.00
Outgoing (Account Holder)	\$25.00
Wire Transfer- Foreign.....	Offered at select locations
Zelle Debit Fee (per debit)	\$1.00

OVERDRAFT RELATED FEES

AccountTRANSFER Overdraft Protection Plan	FREE
Negative Balance Fee (5)	\$34.00
Non-Sufficient Funds (NSF) Fee	\$17.00
Overdraft Fee.....	\$34.00
Overdraft Fee – NSF Item(s) Paid.....	\$34.00

TELEPHONE/IVR RELATED SERVICES

Telephone Services	
Checking and Savings Account Assistance from A Bank employee.....	\$3.00
Personal Account Line (PAL) Calls per Account per Calendar Month (up to 17 calls)	FREE
Additional Inquiries/Transactions (each)	\$0.50

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ADDITIONAL COMMERCIAL SERVICES

These Services are specialized and may require additional agreements and/or equipment in order to utilize the service. Contact the New Accounts Department for details and prices.

- Automated Clearing House (ACH) Origination
- Commercial Wires
- Credit Sweep Services
- Deposit Preparation Services
- Merchant Services
- Business Express Deposit
- Positive Pay

COMMERCIAL ANALYSIS CHARGES

These Fees apply to Regular Commercial Checking accounts on analysis and, at the Bank's discretion may also apply to other commercial checking products that are placed on analysis. The final determination of accounts to be placed on analysis will be at the Bank's discretion.

Account Transactions	
Check Deposited- On Us (6)	\$0.0426
Checks Deposited- (Other Banks) (7)	\$0.0826
ACH Debit	\$0.12
ACH Credit	\$0.15
Checks Paid	\$0.15
Withdrawals	\$0.15
POS Debits	\$0.12
POS Credits	\$0.15
Depository Services	
Branch Deposit	\$0.15
Currency-Per Strap Purchased.....	\$0.35
Coin- Per Roll Purchased	\$0.08
Currency- Per 1,000 Deposited.....	\$0.35
Coin Wrapper- 1,000 Purchased.....	\$4.00
Currency Straps- 1,000 Purchased.....	\$4.00
General Account Services	
Monthly Maintenance Fee	\$15.00
Analysis Statement Fee	\$2.00
Other Fees	
Returned Deposit Item (deposited or cashed)	\$10.00
Photocopy.....	\$1.00
Deposit Correction Fee	\$5.00

MISCELLANEOUS COMMERCIAL SERVICES

These Fees are specific to Commercial Services and may require Additional agreements.

Account Information Reporting Services	
(Assessed monthly)*	\$50.00
Account Monitoring Fee (assessed monthly)*	\$250.00
ACH Origination Services Application Fee	
Per Company Tax ID	\$50.00
Business Express Deposit (assessed monthly)	\$50.00
Change Order for Non-Account Holder	
(Limit of \$500.00 or less)	5% of amount
Money Service Business (MSB) Application Fee*	\$250.00
*The final determination of accounts to be charged will be at the Bank's discretion.	
Positive Pay Fee (assessed monthly)*	\$50.00
*Per Commercial Relationship	
Wire Transfer- Domestic	
Outgoing Account Holder	\$25.00
Wire Transfer- Foreign**	
Outgoing Account Holder	\$45.00
**Plus correspondent bank Fees as applicable	

- (1) Accounts with no owner-initiated debits or credits for 11 months will be charged a Fee equal to the lesser of \$35.00 or the account balance. Excluding the eAccount and Flex Account.
- (2) E-Statement customers will receive the last 3 printed statements FREE when requested in the branch.
- (3) Applies if you use your card to purchase goods or services in a foreign currency or in U.S. dollars with a foreign merchant. Fee also applies if you use your card to obtain foreign currency or U.S. dollars from an ATM outside of the U.S. Normal ATM Fees will also apply.
- (4) Additional Fees may be charged by a Foreign ATM owner for any transactions conducted on Non-Gold Key® ATMs.
- (5) If your account is negative for seven (7) consecutive Banking Days, we will charge you a Negative Balance Fee. For applicable consumer accounts based on product type, we will waive this fee if on the seventh (7) day your account is overdrawn \$100 or less. Does not apply to Service 1 or Service 1 High Yield Accounts. For Business Accounts, does not apply to Non-Profit Organization or Unincorporated Association/Club accounts.
- (6) FNBT checks deposited to FNBT accounts or FHNb checks deposited to FHNb accounts.
- (7) Applies to FNBT checks deposited to FHNb accounts and FHNb checks deposited to FNBT accounts.

Please be advised that different or more favorable deposit and lending products may be available at FHNb-branded branches or at www.fhnb.com. Services and prices may vary by location and are subject to change without notice. Some restrictions may apply.