

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

INCOMMONS BANK, N.A.

301 E Commerce St.

Mexia, TX 76667-2821

(254)562-3821

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:

Account Research (one hour minimum)	\$25.00 per hour
Account Research	\$1.00 per item
ATM Owner/Operator Monthly Fee	\$50.00
Additional fee combined with monthly commercial account analysis charge.	
Balance Inquiries (first three per statement free)	\$2.00 per additional inquiry
Call-in Account Transfers	\$2.00
Cashier Checks	\$5.00
Check Copy Research (one hour minimum)	\$5.00 per 1/4 hour
Charge Back Item	\$5.00 per item
Check Printing	Depends on Style of Check ordered
Collection Item Outgoing-Customer	\$10.00
Collection Items Incoming	\$15.00
Collection Items Outgoing-Non Customer	\$10.00
Debit Card - Cash Daily Withdrawal Limit	\$500.00
Debit Card - Point of Sale Daily Limit ** includes ATM cash withdrawal limit** (\$3,000.0 for business card customers)	\$1,500.00
Debit Card Inquiries from other ATM's	\$0.50 per item
Debit Card Withdrawals from other ATM's - Fee waived	\$0.00 per item
Debit Card Replacement	\$10.00
Dormant Fee	\$10.00 or less
If your deposit account has been inactive for six months and has a balance of \$10.00 or less, the account will be closed and the balance applied toward fees.	
Early Account Closure Fee	\$20.00
Account closed within 90 days of account opening	
Hold Mail Request (Consumer Only)	\$2.50
Legal Process Fee	\$150.00 each
Includes levy, writ, garnishment, subpoena, and other requests for information from law enforcement agencies.	
Money Order	\$2.00 per item
Money Service Business Monthly Fee	\$585.00
Additional fee combined with monthly commercial account analysis charge.	

LIMITS AND FEES DISCLOSURE

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Night Deposit Box (with lock)	\$15.00
Night Deposit Box (Zipper Bag)	No Charge
NSF Overdraft Fee (If not in Occasional Overdraft Privilege Program)	\$29.00 per item paid
NSF - Nonsufficient Funds	
NSF Return Item Fee (If not in the Occasional Overdraft Privilege Program)	\$29.00 per item returned
Notary Fee (non-customer)	\$5.00
OD Overdraft Fee (If paid in the Occasional Overdraft Privilege Program)	\$29.00 per item
Limit of 5 charges per day	
Photo copies	\$1.00 per item
Rolling Coins	\$.10 per roll
Safe Deposit Box Key Replacement	\$25.00
Safe Deposit Box Drilling Fee	\$225.00 per drill
Safe Deposit Box (10 x 10)	\$50.00 per year
Safe Deposit Box (3 X 10)	\$25.00 per year
Safe Deposit Box (3 x 5)	\$15.00 per year
Safe Deposit Box (4 x 10)	\$25.00 per year
Safe Deposit Box (4 x 5)	\$15.00 per year
Safe Deposit Box (5 x 10)	\$30.00 per year
Safe Deposit Box (6 x 10)	\$35.00 per year
Safe Deposit Box (8 x 10)	\$40.00 per year
Special Bank Statement Cutoff	\$7.50 per statement
Statement Printout	\$5.00 per statement
Stop Payment	\$30.00 per item
Temporary Checks (per set of 4)	\$2.00
Visa Gift Card (\$10.00 - \$1,000.00)	\$4.00 per card
Visa Gift Card Lost/Stolen Replacement Card Fee	\$5.00
Visa Gift Card Monthly Inactivity Fee	\$2.95
(After 12 consecutive months of inactivity)	
Wire Transfers -Incoming	\$7.50
Wire Transfers -Incoming from Federal Reserve	\$75.00
Wire Transfers -International	\$50.00
Wire Transfers -Outgoing	\$25.00

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