

CONSUMER SCHEDULE OF FEES



FEES AND CHARGES

Your account may be subject to product-specific services fees, as well as any of the following miscellaneous fees and charges. You agree to pay the applicable fees and charges based on your account type and activity. These fees and charges will be automatically deducted from your account without requiring a specific request from you.

OVERDRAWN ACCOUNT FEES:

Overdraft Item Fee (per item)	\$20
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- You will be charged no more than three (3) overdraft item fees and/or NSF item fees per day.
- An overdraft item fee will not be charged for debit card transactions authorized on a sufficient available balance at the time of purchase or order that overdraw your account when posted.
- An overdraft item fee also will not be charged for any type of transaction if the amount of the item that results in an overdrawn balance is \$10 or less.
- An overdraft item fee also will not be charged for any type of transaction if the ledger balance in the account is overdrawn by \$10 or less at the end of the business day after all transactions have posted to the account.

NSF Item Fee (per item, per presentment)	\$20
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- You will be charged no more than three (3) NSF item fees and/or overdraft item fees per day.
- An NSF item fee will not be charged if the amount of the item is \$10 or less.
- As an NSF item may be re-presented to us for payment, it is possible that you may incur multiple NSF item fees and/ or overdraft item fees for the same item (up to 3 NSF item fees and/or overdraft item fees in total per day) if the item is re-presented. It is also possible that an NSF item may be re-presented before our notice of NSF for that item reaches you.

ATM/MASTERCARD DEBIT CARD FEES:

ATM Usage at Non-PlainsCapital Bank ATM (domestic or international) Per Transaction*	\$2
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- Transactions include cash withdrawals, funds transfers, and balance inquiries
- Fees from the ATM owner/operator still apply

Replacement MasterCard Debit Card	\$5
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Expedited Delivery for a Replacement Debit Card:

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| Weekday Delivery within the U.S. | \$30 |
| Weekend Delivery within the U.S. | \$50 |
| International Delivery to Canada and Mexico | \$100 |
| International Delivery except Canada and Mexico | \$150 |

*Please note that PlainsCapital Bank participates in the AllPoint Network. You will not be charged surcharge fees when you use ATMs within the AllPoint Network.

OFFICIAL CHECKS:

Official checks	\$5
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WIRE TRANSFER FEES:

Incoming wire transfer	\$15
Outgoing domestic wire transfer	\$35

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Outgoing international wire transfer	
in U.S. Dollars	\$55
in foreign currency	
if wire transfer is under \$5,000	\$25
if wire transfer is \$5,000 and over	no fee
if returned	\$10 plus processing cost

COLLECTION FEES:

Incoming/Outgoing domestic collection item with documentation	\$30
Examples, but not limited to, automobile drafts, any collection item presented within an envelope draft.	
Incoming/Outgoing domestic collection item without documentation	\$30
Examples, but not limited to, oil & gas lease, represented NSF checks, credit card checks, government bonds, and cattle drafts.	
Trust receipt fee (Incoming Collection Drafts)	Prime rate

NON-U.S. ITEMS:

Canadian item deposited	\$5
Canadian item returned unpaid	\$35
International item collection	\$35
International returned item	\$35
Foreign currency exchange	Market Rate
Foreign currency exchange shipping & handling fee	
If exchange is under \$500	\$15
If exchange is \$500 or over	no fee
Foreign business verification	\$100 plus processing cost

SAFE DEPOSIT BOX FEES:

Annual rent	
Size: 3X5X21	\$25
Size: 4X5X21	\$30
Size: 3X10X21	\$45
Size: 5X10X21	\$60
Size: 10X10X21	\$110
Key deposit	\$20
Replace lost keys	\$100
Exchange locks	\$100
Drill lock	\$350

MISCELLANEOUS FEES:

Research	\$25/hour plus \$2 per statement (\$25 minimum)
Account activity printout	\$5
Special cut-off statement	\$5
Telephone transfer	\$5
Stop payment order	\$30
Official check stop payment	\$50
Returned deposited item	\$12
Zipper Bag with Lock	\$35
Hold Mail Fee (per statement cycle)	\$5
Returned Mail fee	\$5
Legal process fees	\$75
Includes freezes, levies, and other requests for information from law enforcement	
Writ of Garnishment	\$100
Plus actual legal costs and fees incurred by bank	
Notary Fee	\$4

