

COMMERCIAL 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)	\$30
NSF Item Fee (per item, per presentment)	\$20
Overdraft Account Balance Rate	Prime Rate + 2.50%

ATM/MASTERCARD DEBIT CARD FEES:

ATM Usage at Non-PlainsCapital Bank ATM (domestic or international) Per Transaction*	\$2
---	-----

- Transactions include cash withdrawals, funds transfers, and balance inquiries
- Fees from the ATM owner/operator still apply

Replacement MasterCard Debit Card	\$5
-----------------------------------	-----

Expedited Delivery for a Replacement Debit Card:

- | | |
|---|-------|
| • 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
-----------------	-----

WIRE TRANSFER FEES:

Incoming wire transfer	\$15
Outgoing domestic wire transfer	\$35
Outgoing domestic wire transfer through Business Online Services (BOS) Wire Fee	\$15
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 Examples, but not limited to, automobile drafts, oil and gas lease payments and other similar items	\$30
---	------

Incoming/Outgoing domestic collection Item without documentation Examples, but not limited to, represented NSF checks, credit card checks, and photocopy of check without original.	\$30
---	------

Trust receipt fee (Incoming Collection Drafts)	Prime Rate
--	------------

COMMERCIAL SCHEDULE OF FEES



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
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 print out	\$5
Special cut-off statement	\$5
Telephone transfer	\$5
Stop payment order	\$30
Official check stop payment order	\$50
Returned deposited item	\$12
Returned cashed item	\$10
Zipper Bag with Lock	\$35
Hold Mail Fee (per statement cycle)	\$5
Returned Mail fee	\$5
Legal process fees (includes levies, subpoenas, and other requests for information from law enforcement)	\$75
Writ of Garnishment	\$100 plus actual legal costs and fees incurred by the bank
Notary Fee	\$4