



FEE SCHEDULE

FNB Community Bank
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2911 South Air Depot
P.O. Box 10600
Midwest City, OK 73140
October 31, 2023

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Miscellaneous

Account Closed 1st 90 days: \$20.00 Per Occurrence
Automatic Overdraft Coverage: \$10.00 Per Occurrence from One Account to Cover another account
Bank to Bank Wire: \$15.00 Outgoing, \$5.00 Incoming, \$75.00 Outgoing International; per item
Cashiers Check: \$5.00 Per Cashier Check for All Account Holders
\$10.00 per Cashier Check for Non Account Holders Collecting Guaranteed Funds
Check Printing: Varies by Design Ordered - Refer to Harland Clarke Booklet or Website for Current Pricing
Coin Wrappers: \$7.00 Per Box
Collection Items: Foreign Exchange - \$5.00 Account Holder Only
Additional \$10.00 if Foreign Amount is Less than \$250.00
Copies of Cancelled Checks: \$3.00 Per Copy, Front & Back of Item
*Alpha Account Holders Receive 1 Item Copy A Month Free
Copies of Statements: \$5.00 Per Month & \$3.00 Per Page of Check Images
Dormant Account: Checking Accounts - \$10.00 Per Month If Account Inactive for 6 Month Period & Balance Below \$2,500.00
Savings Accounts - \$10.00 Per Quarter If Account Inactive for 24 Month Period & Balance Below \$2,500.00
Excessive Withdrawal: Savings - \$6.00 Per Withdrawal if More than 3 Per Quarter
MIF - \$6.00 per Withdrawal if More than 6 per Statement Cycle
Market Access - - \$20.00 per Withdrawal if More than 1 per Statement Cycle
Fax Fee: \$5.00 Per Page
Insufficient Item: \$30.00 if Item Returned Unpaid, \$32.00 if Item is Paid
Money Orders - Customer: \$3.00 per item, free for One Plus and Opportunities Account Holders
Night Depository Lock Bag: \$40.00 purchase price for each locking bag
Non FNB ATM Transaction: \$4.00 Per Transaction
Notary: \$5.00 For Account Holders and Non Account Holders, Free for *Opportunities Account Holders
Re-issue of Online Password: \$5.00 Per Request
Reopen Account: \$20.00 Per Occurrence
Research: \$25.00 Per Hour, 1 Hour Minimum & \$3.00 Per Page
Return Deposit Item: \$8.00 Per Item
Return Mail: \$2.00 Per Item Returned
Rolled Coin Exchange: \$0.10 Per Roll Exchanged
Telephone Transfer: \$3.00 Per Transfer
Safe Deposit Box: \$20.00-3x5, \$25.00-4x5, \$30.00-5x5/ \$35.00-3x10, \$40.00-4x10, \$50.00-5x10, \$85.00-10x10, \$145.00-15x10 Per Box Annually, *One Plus & *Opportunities Account Holders Receive \$5.00 Discount
Safe Deposit Lost Key: \$150.00, No Key Available, Box Lock will be Drilled plus 2 new keys
Safe Deposit Re-Key: \$25.00, 1 Key Available, Box Lock Opened & Replaced
Statement Balancing: \$25.00 Per Hour & \$2.00 Per Statement
Stop Pay/Lost Check: \$31.00 Per Item
Visa Check Card Annual: \$10.00 Annually, or Free to *Alpha Plus, *Reward, *One Plus & *Opportunities Account Holders
Visa Check Card Reissue Card or PIN: \$5.00 Per Request
Visa Gift Card: \$6.00 Purchase Fee Per Card
*Card is Issued by Pathward, NA pursuant to a license from *Visa Inc USA
*Vis Monthly Inactivity Fee of \$4.95 After 12 Consecutive Months of Inactivity
*Visa Lost/Stolen Replacement Card Fee of \$8.00
Zipper Bags: \$1.00 Small Bag, \$5.00 Large Bag