

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 |
| Balance Inquiries (first three per statement free) | \$2.00 per additional inquiry |
| 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. | |
| 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 | \$1.00 per item |
| Money Service Business Monthly Fee | \$385.00 |
| Additional fee combined with monthly commercial account analysis charge. | |
| Night Deposit Box (with lock) | \$15.00 |
| Night Deposit Box (Zipper Bag) | No Charge |
| NSF Overdraft Fee (If not in Occasional Overdraft Privilege Program) | \$27.00 per item paid |
| NSF - Nonsufficient Funds | |
| NSF Return Item Fee (If not in the Occasional Overdraft Privilege Program) | \$27.00 per item returned |

LIMITS AND FEES DISCLOSURE

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| Notary Fee (non-customer) | \$5.00 |
| OD Overdraft Fee (If paid in the Occasional Overdraft Privilege Program) | \$27.00 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 | \$24.00 per item |
| Temporary Checks (per set of 10) | \$1.00 |
| 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 | \$45.00 |
| Wire Transfers -Outgoing | \$20.00 |

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