

FIDELITY BANK OF TEXAS SCHEDULE OF FEES AND CHARGES

Effective July 1, 2011

Common Features

The following fees may be assessed against your account and the following transactions limitations, if any, apply to your account.

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal or other electronic means.

Overdraft item Fee .....	Each \$28.00
Returned Item Fee .....	Each \$28.00
Daily Overdraft Fee .....	\$2.50 will be charged per business day after three or more consecutive days of being overdrawn on your account
Stop Payments .....	Each \$28.00
Research of Record .....	(\$5.00 Minimum) Per/Hr \$15.00
Account Balancing .....	(\$5.00 Minimum) Per/Hr \$15.00
Check Printing .....	(fee depends on style and quantity of check ordered)
Return of Deposited Items.....	Each \$5.00
Copies of Microfilm Transactions .....	Each \$1.00
Photocopies.....	Each \$1.00
Money Orders.....	Each \$2.00
Travelers Checks .....	Per \$100-\$1.00
Travelers Checks/Joint.....	Per \$100-\$2.00
Gift Cards .....	Per Card \$5.00/\$5.00 reload
Incoming Wire Transfers .....	Each \$15.00
Outgoing Wire Transfers .....	Each \$20.00
Foreign Outgoing Wire Transfers .....	Each \$50.00
Incoming/Outgoing Domestic Collection Items .....	Each \$10.00
Cashier's Check Fees .....	Each \$5.00
ATM/Debit Card Foreign Transactions .....	Each \$3.00
ATM/Debit Card Replacement Fee .....	Each \$5.00
Deposit Account Early Closure Fee.....	Each \$5.00 (if closed within first 90 days)
Customer Check Cashing Fee .....	No Charge
Check Cashing (non-depositor).....	1% or min. \$5.00
Standard Zipper Money Bag.....	Each \$5.00
Locking Zipper Money Bag.....	Each \$25.00
Internet Banking Account Access .....	No Charge
Internet Banking Bill Pay .....	\$5.95 Per Month (for the first 10 payments; \$0.45 for each additional payment)
Customer Notary Fee .....	No Charge
Non-Customer Notary Fee .....	Varies-see Notary
SAFE DEPOSIT BOXES:	
Available at each location	
3X5.....	Annually \$20.00
3X10.....	Annually \$40.00
6X10.....	Annually \$50.00
10X10.....	Annually \$60.00
Refundable Key Deposit .....	Each \$25.00
Key Replacement.....	\$25.00 Key Deposit Retained
Drilling Fees .....	Varies upon locksmith availability
Account Analysis Earnings Credit .....	Based on a rate determined by the bank and is subject to change without notice.

**\*\*If you have any further questions, please contact a bank representative at 254-755-6555.**