



Moody National Bank  
P.O. Box 1139  
Galveston, TX 77553



## COMMERCIAL ACCOUNT FEE SCHEDULE

Effective 5/01/10

### Check Processing Services

Earnings Credit Rate.....	Average 91-Day T-Bill Auction Rate
Monthly Service Charge.....	\$12.50
Small Business Checking Service Charge	
100 Items Processed - per month.....	FREE
Over 100 items.....	\$.50 ea
Statements	
Monthly Statement.....	FREE
Duplicate Statement.....	\$.50
Return Items.....	\$8.50 ea
Overdraft Item Charge.....	\$35.00
(created by check, in-person withdrawal, ATM withdrawal or other electronic means)	
Insufficient Item Charge.....	\$35.00
(created by check, in-person withdrawal, ATM withdrawal or other electronic means)	
On Us Items Processed	
Debits (checks).....	\$.12 ea
Credits(deposits).....	\$.45 ea
Check Deposited.....	\$.05 ea

### Teller Services

Change Order	
Coin Roll.....	\$.25 ea
Currency Strap.....	\$.50 ea
Cashier's Checks.....	\$5.00 ea
Traveler's Checks.....	1% of total
Money Orders.....	\$1.00 ea
Temporary Checks (per ten).....	\$3.00
Collection Items \$1 - \$5,000.....	\$25.00 per item
\$ 5,000 & Above.....	\$50.00 per item
Zipper Bags.....	\$10.00 ea
Locked Bags.....	\$35.00 ea
Night Deposit Service.....	\$15.00/yr
Stop Payment Fee - Manual.....	\$30.00 ea
FDIC per \$1,000.00.....	\$.12
Dormant Account Fee.....	\$5.00 per month

### Additional Services

Account Research.....	\$35.00/hr	Proof Correction.....	\$5.00
Duplicate Statement.....	\$5.00	Safe Deposit Box.....	Priced By Size
Copies (Checks, Signature Card, Loan Doc).....	\$5.00	Drilling Fee.....	\$125.00
Balance Inquiry.....	\$7.50	Late Payment.....	\$5.00
Via "Access Banking".....	FREE	Lost Key.....	\$25.00
Via "Moody Online".....	FREE	Statement on CD-ROM.....	\$5.00 per acct
Debit Card Hot Carding (Small Business Only).....	\$25.00	Tax Levies/Freezes & Garnishments.....	\$100.00 ea

### Treasury Management Services

Account Maintenance.....	\$25.00 ea	Unable to Process Items.....	\$50 ea
Funds Transfer		Correspondence Without Check.....	\$10 ea
Outgoing.....	\$30.00 ea	ARC (Check Conversion).....	\$20 ea
Incoming.....	\$15.00 ea	Remote Deposit Capture	
Foreign (Sent in US Dollars).....	\$75.00 ea	Set Up Fee - 1st Account.....	\$200.00
Foreign (Sent in Foreign Currency).....	\$45.00 ea	Set Up Fee - Each Addtl Location.....	\$50.00
Internal.....	\$3.50 ea	Monthly Maintenance.....	\$50.00
Account Reconciliation		IRD Processed - per item.....	\$.08
1st Account.....	\$50.00	ACH Processed - per item.....	\$.07
Additional Accounts.....	\$30.00	Car/Lar - per item.....	\$.03
Full Reconciliation-Per Item.....	\$.07	Corrections.....	\$.10
Lockbox		Additional Accounts per month.....	\$3.00
Monthly Maintenance(per box).....	\$100.00	Additional Scanners per month.....	\$5.00
Deposit Reporting Monthly.....	\$60.00	Positive Pay	
Items Processed (\$50.00 min).....	\$.33 ea	Monthly.....	\$50.00
		Exception Reports (per item).....	\$.10

### Internet Banking - Treasury Management Module

Outgoing One-Time Wire.....	\$7.00	Stop Payment.....	\$15.00 ea
Outgoing Repetitive Wire.....	\$4.00	Internal Transfer.....	FREE

### Automated Clearing House (ACH)

Treasury Management Module		Transmission Fee (per batch).....	\$10.00
Monthly Fee.....	\$100.00	Debits/Credit Initiated.....	\$.10 ea
Transmission Fee (1-5 Files).....	\$10.00	Return Items.....	\$5.00 ea
Debits/Credits Initiated.....	\$.10 ea	Notification Of Change.....	\$5.00 ea
Return Items.....	\$5.00 ea	ACH Debit Block - Fraud Detection	
Notification Of Change.....	\$5.00 ea	1st Account.....	\$50.00
Small Business Manager		Each Additional.....	\$10.00
Monthly Fee.....	\$20.00	Transactions Blocked.....	\$10.00 ea