



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

## COMMERCIAL ACCOUNT FEE SCHEDULE

Effective 6/15/09

### 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.....		\$5.00
Return Items.....		\$7.50 ea
Overdraft Item Charge.....		\$33.50
	(created by check, in-person withdrawal, ATM withdrawal or other electronic means)	
Insufficient Item Charge.....		\$33.50
	(created by check, in-person withdrawal, ATM withdrawal or other electronic means)	

### 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).....		\$2.00
Collection Items \$1 - \$5,000.....		\$25.00 per item
\$ 5,000 & Above.....		\$50.00 per item
Zipper Bags.....		\$10.00 ea
Locked Bags.....		\$25.00 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.....		\$25.00/hr
Duplicate Statement.....		\$5.00
Copies (Checks, Signature Card, Loan Doc).....		\$.50
Balance Inquiry.....		\$7.50
Via "Access Banking".....	FREE	
Via "Moody Online".....	FREE	
Debit Card Hot Carding (Small Business Only).....		\$25.00
Proof Correction.....		\$5.00
Safe Deposit Box.....		Priced By Size
Drilling Fee.....		\$125.00
Late Payment.....		\$5.00
Lost Key.....		\$25.00
Statement on CD-ROM.....		\$5.00 per acct
Tax Levies/Freezes & Garnishments.....		\$75.00

### Treasury Management Services

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

### Internet Banking - Treasury Management Module

Outgoing One-Time Wire.....		\$7.00
Outgoing Repetitive Wire.....		\$4.00
Stop Payment.....		\$10.00 ea
Internal Transfer.....		FREE

### Automated Clearing House (ACH)

Corporate Business Manager		
Monthly Fee.....		\$100.00
Transmission Fee (1-5 Files).....		\$10.00
Debits/Credits Initiated.....		\$.10 ea
Return Items.....		\$5.00 ea
Notification Of Change.....		\$3.00 ea
Small Business Manager		
Monthly Fee.....		\$20.00
Transmission Fee (per batch).....		\$10.00
Debits/Credit Initiated.....		\$.10 ea
Return Items.....		\$5.00 ea
Notification Of Change.....		\$3.00 ea
ACH Debit Block - Fraud Detection		
1st Account.....		\$25.00
Each Additional.....		\$6.00
Transactions Blocked.....		\$8.00 ea

