

**MOODY NATIONAL BANK  
P.O. BOX 1139  
GALVESTON, TX 77553  
MEMBER FDIC**

**CONSUMER FEE SCHEDULE**

Dear Customer,  
Moody National Bank's commitment to you remains strong. Monthly account service charges are not increasing at this time, however some of the service charge details below have been adjusted. We promise to continue striving to meet our customer needs while increasing the value of our services.

Thank you!

Effective May 1, 2010

Replace Lost ATM/Debit Card.....	\$ 10.00
Foreign ATM Transaction Fee.....	\$ 2.00
Debit Card Hot Carding.....	\$ 25.00
Auto Transfer of Funds Between Accounts.....	\$ 3.50
Temporary Checks (per ten).....	\$ 3.00
Money Orders .....	\$ 1.00
Cashier's Checks.....	\$ 5.00
Traveler Checks.....	1% of total
Checks Deposited - Returned Unpaid.....	\$ 8.50
Insufficient Item Charge.....	\$ 35.00
(Created by check, in-person withdrawal, ATM withdrawal or other electronic means)	
Overdraft Item Charge.....	\$ 35.00
(Created by check, in-person withdrawal, ATM withdrawal or other electronic means)	
Proof Correction.....	\$ 5.00
Account Activity Printout.....	\$ 3.00
Account Research.. (per hour).....	\$ 30.00
Balance Inquiry.....	\$ 7.50
Thru Access Banking.....	Free
Moody Online	
Balance Information.....	No Charge
Bill Pay (individual).....	Free
(commercial) (per month).....	\$ 25.00
Stop Payment	
(Treasury Management Only).....	\$ 15.00
Tax Levies/Garnishments/Freezes (each).....	\$100.00
Telephone Transfer.....	\$ 3.50
Stop Payments.....	\$ 30.00
Wire Transfers	
Outgoing.....	\$ 30.00
Incoming.....	\$ 15.00
Foreign	
Sent in U.S. Dollars.....	\$ 75.00
Sent in Foreign Currency.....	\$ 45.00

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**CONSUMER FEE SCHEDULE  
(CONT)**

Collection Items	
\$1 - \$5,000.....	\$ 25.00
\$5,000 & Above.....	\$ 50.00
Zipper Bags.....	\$ 10.00
Locked Bags.....	\$ 35.00
Notary Service	
Customer.....	\$ FREE
Non-Customer.....	\$ 10.00
Currency Strap (each).....	\$ 0.55
Coin Roll (each).....	\$ 0.15
Safe Deposit Box (Priced By Size)	
Drilling Fee.....	\$125.00
Late Payment Fee.....	\$ 5.00
Lost Key Fee.....	\$ 25.00
Account Restrictions (Per account, per year).....	\$ 15.00
Indemnity Bonds.....	\$ 25.00
Overdraft Protection	
Sweep Between Accounts (per sweep of \$100).....	\$ 5.00
Line of Credit.....	12% annual percentage rate
Account Closing (within 90 days).....	\$ 10.00
Visa Gift Card.....	\$ 4.00
Dormant Account Fee (per month).....	\$ 5.00