



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



Consumer Fee Schedule

Effective 6/15/09

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!

Replacement of Lost ATM/Debit Card	10.00	Wire Transfers	
Foreign ATM Transaction Fee	2.00	Outgoing	25.00
Debit Card Hot Carding	25.00	Incoming	25.00
Auto Transfer of Funds Between Accounts	3.50	Foreign	
Temporary Checks (per ten)	2.00	Sent in US Dollars	75.00
Money Order	1.00	Sent in Foreign Currency	45.00
Cashiers Checks	5.00	Collection Items	
Travelers Checks	1% of total	\$1 - \$5,000	25.00
Checks Deposited & Returned Unpaid	7.50	\$5,000 & Above	50.00
Overdraft Item Charge	33.50	Zipper Bags	10.00
(created by check, in-person withdrawal, ATM		Locked Bags	25.00
withdrawal or other electronic means)		Notary Service	
Insufficient Item Charge	33.50	Customer	FREE
(created by check, in-person withdrawal, ATM		Non-Customer	10.00
withdrawal or other electronic means)		Coin Roll	.15 per roll
Proof Correction	5.00	Currency Strap	.55 per strap
Account Activity Printout	3.00	Safe Deposit Box	Priced By Size
Account Research	25.00 per hour	Drilling Fee	125.00
Balance Inquiry	7.50	Late Payment Fee	5.00
Via "Access Banking"	FREE	Lost Key Fee	25.00
Moody Online Banking		Signature Card Restrictions	15.00
Balance Information	FREE	Idemnity Bonds	25.00
Bill Pay (Individual)	FREE	Overdraft Protection	
(Commercial)	25.00 per month	Sweep Between Accounts	5.00 per sweep of \$100 (same)
Stop Payment (Treasury Management Only)	10.00	Line of Credit	12% annual percentage rate (same)
Tax Levies/Freezes & Garnishments	75.00	Account Closing Fee (within 90 days)	10.00
Telephone Transfer	3.50	Dormant Account Fee	5.00 per month
Stop Payments	30.00		
Visa Gift Cards	4.00		

Revised 10/09