

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

**COMMERCIAL FEE SCHEDULE**

Effective January 1, 2012

**CHECK PROCESSING SERVICES**

Earnings Credit Rate.....	Equal to Previous Month Average 1 Month Treasury Constant Maturities.(As posted on the Federal Reserve website.) If applicable.	
Monthly Service Charge.....		\$ 12.50
Small Business Checking Service Charge		
100 Items Processed (per month).....		FREE
Over 100 Items (each).....		\$ .50
Statements		
Monthly Statement.....		FREE
Duplicate Statement.....		\$ 5.00
<b>Multiple Statements in 1 Month (per month, per account) .....</b>		<b>\$ 10.00</b>
<b>Hold Statements (per month, per account) .....</b>		<b>\$ 5.00</b>
<b>Return Item Fee (per item) .....</b>		<b>\$ 9.00</b>
<b>Redeposit Item Fee (per item) .....</b>		<b>\$ 5.00</b>
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)		
Returned Debits in Excess of 6 (Money Market & Savings)(per item).....		\$10.00
<b>Non-Regulated Debits Paid in Excess of 6 (Money Market, per item) ..</b>		<b>\$ 15.00</b>
<b>Non-Regulated Debits Paid in Excess of 8 (Savings, per item) .....</b>		<b>\$ 2.00</b>
On Us Items Processed:		
Debits (checks - each).....		\$ .12
Credits (deposits - each).....		\$ .45
Checks Deposited (each).....		\$ .05
<b>Account Closing (within 90 days) .....</b>		<b>\$ 25.00</b>

**TELLER SERVICES**

Change Orders		
Coin Rolls (each).....		\$ .25
Currency Straps (each).....		\$ .50
Cashier's Checks (each).....		\$ 5.00
Traveler's Check .....	1% of total	
Visa Gift Cards (per card).....		\$ 4.00
Visa Gift Cards (per card - personalized orders).....		\$ 5.50
<b>***Requires a Minimum of 10 Days Advance Notice***</b>		
Travel Cards		
Purchase Fee (per card).....		\$ 9.50
Companion Fee (per card).....		\$ 2.50
Reload Fee (per card).....		\$ 4.50
Money Orders (each).....		\$ 1.00
Temporary Checks (per ten).....		\$ 3.00
Collection Items		
\$1 - \$5,000 (per item).....		\$ 25.00

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(CONT)

\$5,001 & Above (per item).....	\$ 50.00
Zipper Bags (each).....	\$ 10.00
Locked Bags (each).....	\$ 35.00
Night Deposit Service (per year).....	\$ 15.00
Stop Payment Fee - Manual (each).....	\$ 30.00
FDIC per \$1,000.00.....	\$ .12

ADDITIONAL SERVICES

Account Research (per hour).....	\$ 35.00
<b>Copies (Checks, Signature Card, Loan Doc, etc...) (per page).....</b>	<b>\$ .50</b>
<b>Account Restrictions (per month).....</b>	<b>\$ 25.00</b>
Balance Inquiry.....	\$ 7.50
Via "Access Banking".....	FREE
Via "Moody Online Banking".....	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 Fee.....	\$ 25.00
Statement CD-ROM (per acct).....	\$ 5.00
Tax Levies/Freezes & Garnishments (each).....	\$100.00
<b>Sweep Between Accounts (each).....</b>	<b>\$ 10.00</b>

TREASURY MANAGEMENT SERVICES

Account Maintenance (each).....	\$ 25.00
Funds Transfer	
Outgoing (each).....	\$ 30.00
Incoming (each).....	\$ 15.00
Foreign	
Sent in U.S. Dollars (each).....	\$ 75.00
Sent in Foreign Currency (each).....	\$ 45.00
<b>Internal Transfer (each).....</b>	<b>\$ 5.00</b>
Account Reconciliation	
1st Account.....	\$ 50.00
Additional Accounts.....	\$ 30.00
Full Reconciliation-Per Item.....	\$ .07
Lockbox	
Monthly Maintenance (per box).....	\$100.00
Deposit Reporting (monthly).....	\$ 60.00
Items Processed (\$50.00 minimum-each).....	\$ .33
Unable to Process Items (each).....	\$ .50
Correspondence Without Check (each).....	\$ .10
ARC(Check Conversion - each).....	\$ .20
Remote Deposit Capture	
Set Up Fee - 1st Account.....	\$200.00
Set Up Fee - Each Addt'l Location.....	\$ 50.00
Monthly Maintenance.....	\$ 50.00
IRD Processed (per item).....	\$ .09
ACH Processed (per item).....	\$ .08

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Car/Lar (per item).....	\$ .04
Corrections.....	\$ .10
Additional Accounts (per month).....	\$ 3.00
Additional Scanners (per month).....	\$ 6.00
Positive Pay	
Monthly.....	\$ 50.00
Exception Reports (per item).....	\$ .10

**INTERNET BANKING- TREASURY MANAGEMENT MODULE**

Outgoing One-Time Wire (each).....	\$ 7.00
Outgoing Repetitive Wire (each).....	\$ 4.00
Stop Payment (each).....	\$ 15.00

**AUTOMATED CLEARING HOUSE (ACH)**

Treasury Management Module	
Monthly Fee.....	\$100.00
Transmission Fee (1-5 Files).....	\$ 10.00
Debits/Credits Initiated (each).....	\$ .10
Return Items (each).....	\$ 5.00
Notification of Change (each).....	\$ 5.00
<b>FED ACH EDI Plus Reporting (per month, per account).....</b>	<b>\$ 10.00</b>
Small Business Manager	
Monthly Fee.....	\$ 20.00
Transmission Fee (per batch).....	\$ 10.00
Debits/Credits Initiated (each).....	\$ .10
Return Items (each).....	\$ 5.00
Notification of Change (each).....	\$ 5.00
ACH Debit Block - Fraud Detection	
1st Account.....	\$ 50.00
Each Additional.....	\$ 10.00
Transactions Blocked (each).....	\$ 10.00