

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 January 1, 2012

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
Visa Gift Card (per card).....	\$ 4.00
Travel Cards	
Purchase Fee (per card).....	\$ 9.50
Companion Card Fee (per card).....	\$ 2.50
Reload Fee (per card).....	\$ 4.50
Return Item Fee (per item).....	\$ 9.00
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)	
Debits Returned in Excess of 6 (Money Market & Savings, per item).....	\$ 10.00
Non-Regulated Debits Paid in Excess of 6 (Money Market, per item) ..	\$ 15.00
Non-Regulated Debits Paid in Excess of 6 (Savings, per item).....	\$ 2.00
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.....	Free
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 (each).....	\$ 5.00
Stop Payments.....	\$ 30.00
Wire Transfers	
Outgoing.....	\$ 30.00
Incoming.....	\$ 15.00
Foreign	
Sent in U.S. Dollars.....	\$ 75.00

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CONSUMER FEE SCHEDULE
(CONT)

Sent in Foreign Currency.....	\$ 45.00
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).....	\$ 25.00
Hold Statements (per month, per account).....	\$ 5.00
Indemnity Bonds.....	\$ 25.00
Overdraft Protection	
Sweep Between Accounts (each).....	\$ 10.00
Line of Credit.....	12% annual percentage rate
Account Closing (within 90 days).....	\$ 25.00