



SCHEDULE OF FEES AND CHARGES (BUSINESS FINANCIAL SERVICES)

FEES LISTED MAY NOT APPLY TO ALL ACCOUNT TYPES

ATM USAGE:

Fee applies to the use of an ATM or terminal not owned and operated by Arvest Bank, including balance inquiry, deposit, or withdrawal. The ATM owner may charge an additional fee.

ATM ACCOUNT INQUIRY	\$2.00	per item
ATM TRANSACTION	\$2.00	per item
ATM OR DEBIT CARD REPLACEMENT	\$7.50	per card
ATM OR DEBIT CARD EXPEDITED DELIVERY CHARGES:		
RUSH MAILING	\$60.00	per card
EXPEDITED PIN MAILING	\$25.00	per request
SPECIAL DELIVERY MAILING	\$70.00	per card
INTERNATIONAL STANDARD MAILING	\$40.00	per card
INTERNATIONAL EXPEDITED MAILING	\$60.00	per card
AUTOMATIC TRANSFERS TO OR FROM EXTERNAL BANK	\$10.00	per transfer
CASHIER'S CHECK	\$8.00	per check
CHARGEBACK OF DEPOSITED ITEM	\$8.00	per item
COLLECTION ITEM (INCOMING OR OUTGOING)	\$20.00	per item
COLLECTION ITEM (INTERNATIONAL)	\$40.00	per item
DORMANT ACCOUNT	\$5.00	per month
A checking account is considered dormant if it has had no deposit or withdrawal activity for a period of 365 days. A money market or savings account is considered dormant if it has had no activity for a period of 730 days. Internal transactions, such as the posting of interest or service charges, do not qualify as activity.		
The fee is charged monthly until the account is reactivated, the balance reaches or falls below zero, or is remitted to the appropriate state as unclaimed property. To avoid this fee, you need to maintain a balance of \$10,000 or more, or complete at least one deposit or withdrawal per year (two years if the account is a money market or savings).		
FAX OUTGOING (LONG DISTANCE)	\$5.00	per fax request
FAX OUTGOING (INTERNATIONAL)	\$25.00	per fax request
FOREIGN CURRENCY	\$20.00	per exchange
INTERNAL TRANSFER - TELEPHONE (CUSTOMER SERVICE ASSISTED)	\$3.00	per transfer
INTERNAL TRANSFER - BRANCH	\$0.20	per item
MOBILE CHECK DEPOSIT	\$0.50	per item
ONLINE BILLPAY (if applicable based on account features)	\$0.50	per item
MONEY ORDER	\$3.00	per item
OVERDRAFT (OD) – INSUFFICIENT FUNDS (NSF)	\$17.00	per item
RESEARCH OR ACCOUNT RECONCILIATION (plus postage costs, if applicable)	\$25.00	per hour
SERVICE CHARGE BILLING:		
CUSTOMIZED MONTH-END BILLING	\$15.00	per billing
CUSTOMIZED QUARTER-END BILLING	\$35.00	per billing
STATEMENT OPTIONS:		
CURRENT ACTIVITY	\$4.00	per request
DUPLICATE MONTHLY STATEMENT	\$10.00	per month
SPECIAL CUT-OFF	\$15.00	per month
STOP PAYMENT ORDER (initial order or a renewal)	\$30.00	per item
VERIFICATIONS-CONFIRMATIONS:		
VERIFICATION OF DEPOSIT (Including Credit/Audit Confirmations)	\$25.00	per request
WIRE TRANSFERS:		
INCOMING WIRE	\$10.00	per transfer
OUTGOING WIRE – BRANCH (DOMESTIC)	\$25.00	per transfer
OUTGOING WIRE - PIN (DOMESTIC)	\$20.00	per transfer
OUTGOING WIRE - BRANCH (INTERNATIONAL)	\$60.00	per transfer
OUTGOING WIRE - PIN (INTERNATIONAL)	\$40.00	per transfer
WIRE ADVICE FAX (INCOMING-OUTGOING)	\$4.00	per transfer
WIRE ADVICE EMAIL (INCOMING-OUTGOING)	\$2.00	per transfer
DRAWDOWN WIRE	\$15.00	per transfer
SAME DAY TAX WIRE	\$60.00	per transfer
TRACE FEE (DOMESTIC)	\$20.00	per transfer
TRACE FEE (INTERNATIONAL)	\$35.00	per transfer
RETURNED ITEM:		
RETURNED	\$8.00	per item
RECLEARED	\$6.00	per item
SPECIAL INSTRUCTIONS	\$15.00	per item