



SCHEDULE OF FEES AND CHARGES (PERSONAL FINANCIAL SERVICES)

Effective April 2019

Member FDIC

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.

Table with 3 columns: Fee Name, Amount, and Unit. Rows include ATM ACCOUNT INQUIRY (\$2.00 per item) and ATM TRANSACTION (\$2.00 per item).

ATM OR DEBIT CARD REPLACEMENT

Table with 3 columns: Fee Name, Amount, and Unit. Rows include 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), and INTERNATIONAL EXPEDITED MAILING (\$60.00 per card).

AUTOMATIC TRANSFERS TO OR FROM EXTERNAL BANK

CASHIER'S CHECK \$8.00 per check

CHARGEBACK OF DEPOSITED ITEM \$8.00 per item

CHECK PRINTING:

Fee will be assessed based on product features and the quantity and style of checks you order. Shipping and handling charge of \$5 may also apply.

Table with 3 columns: Fee Name, Amount, and Unit. Row includes TEMPORARY CHECKS (SET OF 4) for \$2.00 per set of 4.

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 (CUSTOMER SERVICE ASSISTED) \$3.00 per transfer

MONEY ORDER \$3.00 per item

ONLINE BILLPAY (if applicable, based on account type features) \$0.50 per item

OVERDRAFT (OD) – INSUFFICIENT FUNDS (NSF)

A fee will be charged, when permitted by law, for each overdraft created by check, ATM withdrawal, in person withdrawal or other electronic means.

Table with 3 columns: Fee Name, Amount, and Unit. Rows include NSF/OD CHARGE RETURN ITEM (\$17.00 per item) and NSF/OD CHARGE PAID ITEM (\$17.00 per item).

RESEARCH OR ACCOUNT RECONCILIATION (plus postage costs, if applicable) \$25.00 per hour

SAFETY LINK TRANSFER FEE \$10.00 per transfer

STATEMENT OPTIONS: CURRENT ACTIVITY \$4.00 per request

DUPLICATE MONTHLY STATEMENT \$10.00 per month

STOP PAYMENT ORDER (initial order or a renewal) \$30.00 per item

VERIFICATIONS-CONFIRMATIONS: VERIFICATION OF DEPOSIT \$25.00 per request (Including Credit/Audit Confirmations)

Table with 3 columns: Fee Name, Amount, and Unit. Rows include 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), TRACE FEE (DOMESTIC) (\$20.00 per trace), and TRACE FEE (INTERNATIONAL) (\$35.00 per trace).