

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$6.00 per month will be charged after 24 months of inactivity.

TRANSACTION LIMITATIONS. ATM cash withdrawals are limited to \$ 750.00 a day.
POS (Point of Sale) withdrawals are limited to \$ 2,750.00 a day.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

You have opened a BancFirst Checking account which has the following maintenance fees:

A minimum balance fee of \$ 6.00 will be imposed each month that the balance in the account falls below \$ 500.00 any day of the monthly statement cycle.

Beginning with the twenty-first (21st) withdrawal (the withdrawal fee applies only to checks, paper drafts, and ACH [electronic drafts]), during a statement cycle, a per withdrawal fee of \$ 0.20 will be imposed each month that the balance in the account falls below \$ 500.00.

OTHER FEES.

ATM Inquiry Fee - \$0.50 - Fee charged for making an inquiry on your account balance at a non-BancFirst ATM.

Foreign ATM Fee - \$1.50 - Fee charged for making a cash withdrawal at a non-BancFirst ATM.

Returned/Reprocessed Item Handling Fee - \$5.00 - Fee charged when an item you deposited or cashed is returned to us unpaid.

Stop Payment Fee - \$27.00 - Fee charged for processing a stop payment order.

Printing Charge - Varies - Fee charged for personalized printing of deposit tickets and checks.

Insufficient Charge - \$5.00 - Fee charged for drawing a debit against insufficient funds that is returned. Fee applies each time a debit, item, or any other request for payment is presented against insufficient funds.

Overdraft Charge - \$25.00 - Fee charged for drawing a debit against insufficient funds that is paid. Fee applies each time a debit, item, or any other request for payment is presented against insufficient funds. The maximum Overdraft Charge per day is \$100.00.

International Service Fee - 2% of transaction amount - Fee charged for using your card to purchase goods or services in a foreign currency or in U.S. dollars with a foreign merchant, including internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country.