



Business Essentials Checking Fee Schedule

General Depository Fees	Fee Amount	Description
Account Maintenance	15.00	There is not a monthly maintenance fee on the first two Small Business Checking accounts you open. Beginning with the third account you will be charged a \$15.00 monthly maintenance fee for each additional account opened.
Transaction Fee	0.40	Beginning with the 201st item (which refers to each deposit, deposited item, check, electronic debits, electronic credits, paper draft, ACH debit, and ACH credit), during a monthly statement cycle. (Excludes Debit Card Transactions.)
Deposit Correction Fee	5.00	Deposits that require intervention to process.
Coin Ordered – Per Roll	0.10	Cost per roll purchased.
Currency Order - Fed Standard Strap	0.40	Cost per strap purchased.
Deposited Checks - MICR Repair	0.35	Deposited items that require MICR line repair before presenting for payment.
Inclearing Rejects – MICR Repair	0.35	Items that require MICR line repair prior to posting.
Large Dollar Return Item Notification	5.00	Handling of large dollar NSF and returned deposited items that require processing notification.
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.
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.
Dormant Account Fee	6.00	Fee charged each month after no activity for 24 months.

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Printing Charge	Varies	Fee charged for personalized printing of deposit tickets and checks.
Online Banking Services	Varies	Monthly fee for business account(s) accessed through Online Banking Services.
Insufficient Charge	5.00	Fee charged for drawing an item against insufficient collected funds that is returned. Each transaction will incur one Insufficient Charge even if presented multiple times. If a debit that is presented to the bank and returned for insufficient funds requests \$5.00 or less from your account, your account will not be charged this fee for the transaction.
Overdraft Charge	25.00	Fee charged for drawing an item against insufficient collected funds that is paid. Fee applies even if transaction was previously presented, returned and assessed an Insufficient Charge. If a debit that is presented to the bank and paid into overdraft requests \$5.00 or less from your account, your account will not be charged this fee for the transaction. Additionally, your account will not be charged this fee if, on any single day, the resulting balance in your account is overdrawn \$25 or less.
Branch Deposit Processing	.60 per \$1,000	Processing fee on aggregate cash deposits greater than \$10,000 in a calendar month.
Stop Payment Fee	27.00	Fee charged for processing a stop payment order.