



Commercial Checking Fee Schedule

General Depository Fees	Fee Amount	Description
Account Maintenance	15.00	Per account monthly maintenance fee.
Deposit	0.40	Fee charged per deposit posted.
ACH & Electronic Credit	0.20	Fee charged per ACH or electronic transaction posted.
Branch Deposit Processing	.60 per \$1,000	Processing fee on aggregate cash deposits greater than \$10,000 in a calendar month.
Deposit Correction Fee	5.00	Deposits that require intervention to process.
Deposited Checks - On-Us	0.07	Deposited item fee.
Deposited Checks - Transit	0.11	Deposited item fee.
Deposited Checks - MICR Repair	0.35	Deposited items that require MICR line repair before presenting for payment.
Return Items / Regular (Chargeback / Reclear)	5.00	Fee charged when an item you deposited or cashed is returned to us unpaid.
Checks Paid	0.20	Fee charged per check or paper draft posted.
ACH & Electronic Debit	0.20	Fee charged per ACH or electronic transaction posted.
Inclearing Rejects – MICR Repair	0.35	Items that require MICR line repair prior posting.
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.
Stop Payment Fee	27.00	Fee charged for processing a stop payment order.
Large Dollar Return Item Notification	5.00	Handling of large dollar NSF and returned deposited items that require processing notification.
Earnings Credit	Varies	Variable rate set at the discretion of the bank.
Coin Ordered – Per Roll	0.10	Cost per roll purchased.
Currency Order - Fed Standard Strap	0.40	Cost per strap purchased.
Statements	Varies	eStatement or Paper Statement - Free eStatement plus Paper Statement - \$7.50 Daily Statement - \$50.00 Weekly Statement - \$20.00 Duplicate Statement - \$5.00

General Depository Fees	Fee Amount	Description
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.
ATM/Money Service Business Assessment	50.00 - 200.00	Fee charged to offset the costs associated with monitoring and reporting associated with Money Services Businesses and independent ATM owners
Funds Advanced Uncollected Funds	Varies	A rate charged to assess a fee for funds advanced to covering a closing uncollected funds balance position.
Regulatory Assessment Fee	Varies	Assessment for regulatory fees associated with maintaining an account.
Dormant Account Fee	6.00	Fee charged each month after no activity for 24 months.
Insufficient Charge	5.00	Fee charged for drawing a debit against insufficient 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 a debit against insufficient 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.