

**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 Loyalty Checking Account which has the following fees:

A **Monthly Maintenance Fee** of \$5.00 will be imposed each month.

**OTHER FEES.**

**ATM Inquiry Fee** - \$0.50 - Fee charged for making a balance inquiry 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. The first Overdraft Charge per calendar month will be waived. 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.