

**TRUTH IN SAVINGS
SENIORITY CHECKING**



ELIGIBILITY REQUIREMENTS. You must be at least 50 years of age to open this account.

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 Seniority Checking Account which has no minimum balance requirements, monthly maintenance fees, or transaction fees.

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. Eligible for free orders of BancFirst single wallet style 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.