



Small Business Checking Fee Schedule

General Depository Fees	Fee Amount	Description
DDA Maintenance	10.00	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 \$10.00 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.)
Branch Deposit Processing	\$.50 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.
Coin Ordered - Rolled	0.08	Cost per roll purchased.
Currency Order - Fed Standard Strap	0.35	Cost per strap purchased.
Deposited Checks / MICR Reject Repair	0.30	Deposited items that require MICR line repair before presenting for payment.
Inclearing Rejects	0.30	Items that require MICR line repair prior to posting.
Return Items / Regular (Chargeback / Reclear)	5.00	Fee charged when an item you deposited or cashed is returned to us unpaid.
Large Dollar Return Item Notification	5.00	Handling of large dollar NSF and returned deposited items that require processing notification.
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. 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.
Stop Payment Fee	27.00	Fee charged for processing a stop payment order.
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.

General Depository Fees	Fee Amount	Description
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.
Printing Charge	Varies	Fee charged for personalized printing of deposit tickets and checks.
Internet – Commercial POB	10.00	Monthly fee for business account access through Personal Online Banking.
Commercial POB Per Account	3.00	Monthly fee per business account accessed through Personal Online Banking.