



From
FirstCapital Bank of Texas, N.A.
310 W. Wall Street, Ste. 100
Midland TX 79701
844-FCBTEXAS (844-322-8392)

Limits and Fees Schedule – The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Research

Account Research: \$25 per hour
Printouts: \$1 per page
Statement Reprint: \$4 per statement

BaZing Benefit Package

\$4.95 monthly fee (can be reduced down to \$0)*

Cashier's Checks

Purchase Cashier's Check: \$4 per check

Close Account Fee

\$25 per account when closed within the first 90 days of account opening

Coin and Currency

Counting Loose Coin: 1% of Total (\$2.50 minimum)
Purchasing Currency Strap: \$0.35 per strap
Purchasing Rolled Coin: \$0.10 per roll

Collection Services

Automobile Drafts: \$15 per draft
Foreign Checks: \$15 per check
Foreign Currency Purchase: \$25 each
Insufficient Checks: \$15 per check
Insurance Drafts: \$15 per draft
Oil & Gas Drafts: \$15 per draft

Deposit Corrections

Deposit Corrections: \$2 each deposit

First Freedom Debit Card

Standard or Instant Issue Card: Free
Instant Issue Debit Card-custom image: \$4.95 per card

You have an unlimited transaction number of withdrawals per day, whether done as a cash withdrawal or a PIN based or signature based debit card transaction. You are limited per day to

a maximum of \$500.00 in cash withdrawals and \$500.00 in PIN based or signature based debit card purchases. In the case of multiple cards attached to a single account, these maximums apply per account, not per debit card.

Standard Business Debit Card

Standard or Instant Issue Card: Free

Instant Issue Debit Card-custom image: \$4.95 per card

You have an unlimited transaction number of withdrawals per day, whether done as a cash withdrawal or a PIN based or signature based debit card transaction. You are limited per day to a maximum of \$500.00 in cash withdrawals and \$3,000.00 in PIN

Standard Debit Card

Standard or Instant Issue Card: Free

Instant Issue Debit Card-custom image: \$4.95 per card

You have an unlimited transaction number of withdrawals per day, whether done as a cash withdrawal or a PIN based or signature based debit card transaction. You are limited per day to a maximum of \$500.00 in cash withdrawals and \$2,000.00 in PIN based or signature based debit card purchases. In the case of multiple cards attached to a single account, these maximums apply per account, not per debit card.

Standard Debit Card Replacement Fee

Per Replacement for Standard or Instant Issue Card: \$10 per card

Per Replacement for Custom Image Card: \$14.95 per card

Non-Proprietary ATM Withdrawal Fee

FirstCapital Bank Customer-foreign ATM: \$1 per transaction

Please remember if you are using an ATM other than ours, the owner of that ATM may charge additional fees. These fees should be clearly disclosed to you at the ATM before processing the transaction.

Overdraft Fee/Returned Item Fee

1-2 items in the previous 12 months: \$14 per item

3-5 items in the previous 12 months: \$22 per item

6-9 items in the previous 12 months: \$28 per item

10 or more items in the previous 12 months: \$35 per item

An item is a transaction that creates an Overdraft Fee, Returned Item Fee or Non-sufficient funds (NSF) Fee. An Overdraft Fee or NSF Fee is the fee we charge for an item overdrawing your account or arriving on your account and we return the item according to your choices under Regulation E and participation in our discretionary overdraft program. Transactions that can cause your account to become overdrawn and therefore be charged a fee including: checks, drafts, in-person withdrawals, ACH or one-time debit card transactions, pre-authorized automatic debits, withdrawals or transfers made by phone, internet or ATM, transfers initiated through a Smart Savings Auto-Transfer, as well as payment of an item under the Overdraft Protection Program. We determine the amount of the overdraft fee or returned item fee based on the total number of items presented during the previous 12 months including the current day. No more than \$217 in Overdraft Fees and Returned Item Fees will be charged on any business day excluding the Daily Overdraft Fee. No Overdraft Fees will be charged if the available balance in your account is overdrawn by \$10.00 or less after posting all transactions at the end of the business day.

Daily Overdraft Fee

If your account is overdrawn for five consecutive business days, we will charge a \$7.00 Daily Overdraft Fee. If your account is overdrawn for ten consecutive business days, we will charge an additional \$7.00 Daily Overdraft Fee. If your account is overdrawn for fifteen consecutive business days, we will charge an additional \$7.00 Daily Overdraft Fee. Our business days are Monday through Friday except on federal holidays. We will charge you up to three (3) "Daily Overdraft Fees" for each occasion your account remains overdrawn. This fee applies to all items that overdraw your account, including bank fees and service charges.

Retail Online Banking

Monthly Fee: Free

Bill Pay: Free

Business Online Banking

Monthly Fee: Free

Small Business Bill Pay: Free

Cash Management Services

ACH Origination: \$10 per batch/\$0.10 per item

Remote Deposit Capture: \$60 per month

Positive Pay: \$30 per month

Business Online Wire Transfers (domestic): \$20 per wire

Business Online Wire Transfers (foreign): \$40 per wire

Electronic Data Interchange (EDI): \$10 per month

ACH Debit Blocks: \$10 per month

Loan Sweep: \$50 per month

Zero Balance Accounts (ZBA): \$10 Master Account/\$5 per Sub Account per month

Cash Management customers will be placed into a First Commercial Checking account, which is eligible for an earnings credit. The earnings credit is credited against the account fees charged to your account each month and is based on the average available balance in your account during the month, less 10% for Legal Reserve Requirements, multiplied by the daily periodic rate. The earnings credit will be applied to your account to reduce your fees and can reduce them down to zero.

Returned Deposit Item

\$3 per item

Safe Deposit Boxes (size availability varies at each branch location)

3x5x21: \$25 Annually

3x10x21: \$45 Annually

5x10x21: \$55 Annually

10x10x21: \$85 Annually

Box Drilled: \$100 per incident

Lost Key Replacement: \$20 each

Stop Payments

\$25 each

Temporary Checks

\$0.25 per check

Wire Transfers

Domestic: \$20 each

Foreign - US Currency: \$40 each

Because we deal as principal, the exchange rate we offer you may not be the same as the rate we obtain ourselves.

Details of fees and costs will be disclosed to you when entering into a transaction.

*BaZing debit swipe fee reduction is a \$.15 Cent credit for each point-of-sale debit card swipe limited to the full amount of the \$4.95 monthly fee for the add-on BaZing Benefit Package. Monthly fee can be additionally reduced by \$1.05 for having statements delivered electronically by (eStatements). Total fee reduction cannot exceed the \$4.95 monthly fee.