



## BUSINESS ACCOUNT SERVICE CHARGE SCHEDULE

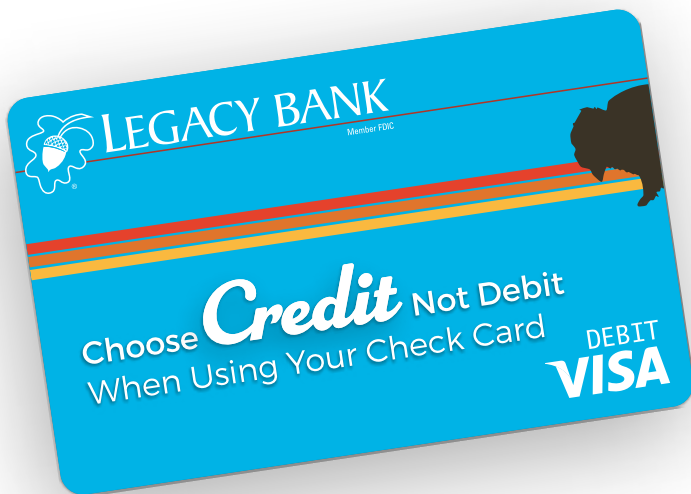
|                                                                       |       |                  |
|-----------------------------------------------------------------------|-------|------------------|
| <b>Account Research</b> .....                                         | 35.00 | <i>per hour</i>  |
| Minimum Time Charge .....                                             | 35.00 |                  |
| Copies From Paper .....                                               | 0.50  | <i>each</i>      |
| <b>Cashier's Check</b> .....                                          | 5.00  | <i>each</i>      |
| <b>Money Orders</b> .....                                             | 3.00  | <i>each</i>      |
| <b>Insufficient Funds Charge</b>                                      |       |                  |
| ACH Items and Checks .....                                            | 25.00 | <i>per item</i>  |
| <b>Stop Payment Fee</b> .....                                         | 25.00 | <i>each</i>      |
| <b>Consecutive Days Overdraft Fee</b> .....                           | 24.85 | <i>per day*</i>  |
| <i>Including Overdraft Privilege utilization.</i>                     |       |                  |
| <i>Fee is applied after a two-business day grace period.**</i>        |       |                  |
| <b>Dormant Account</b>                                                |       |                  |
| <b>Maintenance Service Charge</b> .....                               | 20.00 | <i>per month</i> |
| <b>Inactive Account Charge</b> .....                                  | 5.00  | <i>per month</i> |
| <i>Fee is applied to accounts that have no activity for 365 days.</i> |       |                  |
| <b>Wire Transfer Fees</b>                                             |       |                  |
| Outgoing - Domestic .....                                             | 20.00 | <i>each</i>      |
| Outgoing - International .....                                        | 30.00 | <i>each</i>      |
| Incoming .....                                                        | 5.00  | <i>each</i>      |

|                                                              |           |                  |
|--------------------------------------------------------------|-----------|------------------|
| <b>Collection Fees</b>                                       |           |                  |
| Outgoing .....                                               | 20.00     | <i>each</i>      |
| Incoming .....                                               | 24.00     | <i>each</i>      |
| <b>ATM Monthly Fee</b> .....                                 | No Charge |                  |
| <b>ATM Transaction Fee(s)</b>                                |           |                  |
| <i>Withdrawals, Deposits, Balance Inquiry, Loan Payments</i> |           |                  |
| At a Legacy Bank ATM .....                                   | No Charge |                  |
| At a Non-Legacy Bank ATM .....                               | 2.50      | <i>†</i>         |
| <b>Notary Service</b> .....                                  | 4.75      | <i>per item</i>  |
| <b>IRS Levy / Garnishment</b> .....                          | 65.00     | <i>each</i>      |
| <b>Check Printing Fee(s)</b>                                 |           |                  |
| <i>Fees vary depending on style ordered.</i>                 |           |                  |
| Temporary Check Printing .....                               | 7.50      | <i>16 checks</i> |

\* Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, POS transactions, or any other electronic means.

\*\* Business days are Monday through Friday, 8:00 a.m. through 5:00 p.m., excluding Federal Holidays.

† See our list of fee-free non-Legacy ATMs at [www.LegacyBank.com/Locations](http://www.LegacyBank.com/Locations).



## CHECK CARD TRANSACTION FEE(S)

Check Cards, also known as "Debit" cards, may be used in several ways:

1. As an ATM card. When used as an ATM card at a Legacy Bank ATM, there is no charge. When used at a non-Legacy Bank ATM, there is a charge of \$2.50 per transaction. You can find a Fee-Free ATM at many convenient locations across Oklahoma. Visit [www.LegacyBank.com/Locations](http://www.LegacyBank.com/Locations) for a complete list of Fee-Free ATMs.
2. When using your Check Card to purchase goods or services, you may be given the opportunity to choose Credit or Debit. Always choose **Credit**. This does not make a charge as a typical credit card does, but rather takes the transaction from your checking account.