PERSONAL ACCOUNT SERVICE CHARGE SCHEDULE

Account Research	35.00	*per hour*
Minimum Time Charge	35.00	
Copies From Paper	0.50	*each*
Printout of Account Information	2.00	
Receipt Mailing Charge	2.00	
Cashier's Check	5.00	*each*
Money Orders	3.00	*each*
Check Cashing for Approved Non-Customers		
Standard Fee	3%	*of check*
Minimum Fee	3.00	*each*
Stop Payment Fee	25.00	*each*
Consecutive Days Overdraft Fee	9.85	*per day**
Including Overdraft Privilege utilization. Fee is applied after a one-week grace period.		
Money Link	4.85	*per transfer*
Dormant Account		
Maintenance Service Charge	20.00	*per month*
Inactive Account Charge	5.00	*per month*
Fee is applied to accounts that have no activity for 365 days.		
Wire Transfer Fees		
Outgoing - Domestic	20.00	*each*
Outgoing - International	30.00	*each*
Incoming	5.00	*each*

Collection Fees		
Outgoing	20.00	*each*
Incoming	24.00	*each*
ATM Monthly Fee	No Charge	
ATM Transaction Fee(s)		
Withdrawals, Deposits, Balance Inquiry, Loan Payments		
At a Legacy Bank ATM	No Charge	
At a Non-Legacy Bank ATM	2.50	**
CD Interest Check Mailing Fee	5.00	*per check*
I.R.A.s		
Annual Government Report	2.34	*per year*
Transfer, Rollover, or Close	18.65	*each*
Notary Service	4.75	*per item*
FAX Service	2.00	*per page*
IRS Levy / Garnishment	65.00	*each*
Check Printing Fee(s)		
Fees vary depending on style ordered.		
Temporary Check Printing	7.50	*16 checks*
Paper Statement Fee	5.85	*per month*

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

** See our list of fee-free non-Legacy ATMs at 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** 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.

Effective 11/1/2025. Charges are subject to change.