



COMANCHE NATIONAL BANK

First National Bank of Santo
The Bank of Jacksboro
The Bank of Mineral Wells



IMPORTANT INFORMATION REGARDING CHANGES THAT MAY AFFECT YOUR ACCOUNT

EFFECTIVE 01/01/2017

SCHEDULE OF FEES

▪ Personal Service	No Charge!!
▪ Online Banking	No Charge!!
▪ Mobile Banking (must be enrolled in Online Banking)	No Charge!!
Note: Standard data usage may apply depending on your phone service provider	
▪ eStatements (must be enrolled in Online Banking)	No Charge!!
▪ Bill Pay (must be enrolled in Online Banking)	No Charge!!
Note: Bill Pay will deactivate after 90 days of inactivity	
▪ VISA Debit Card Limits and Fees	
○ Daily maximum withdrawal limit at ATM	\$ 510.00
○ Daily maximum purchase limit – Point of sale (PIN based)	\$1,500.00
○ Daily maximum transaction limit – ATM (PIN based)	5
○ Daily maximum purchase limit – Point of sale (Signature based)	\$1,500.00
○ Daily maximum transaction limit – Point of sale (Signature & PIN based)	20
○ Withdrawal from your account at ATMs not owned by us	\$ 1.50
○ Balance inquiry at ATMs not owned by us	\$ 1.00
○ Card replacement per two year card term – (no fee for first replacement)	\$ 5.00 each
Note: You may be charged a foreign ATM fee when you use an ATM not owned by us	
You may be charged a fee for a balance inquiry even if you do not complete the transaction	
▪ Cashier's Check	\$ 5.00 each
▪ Money Order	\$ 3.00 each
▪ VISA Gift Card (Non-reloadable)	\$ 3.00 each
▪ Photocopies	\$.25 each
▪ Check Printing	Depends on style of check ordered
▪ Temporary Checks (4 checks per page)	\$ 3.00 first 3 pages \$ 2.00 each add'l. page
▪ Overdraft Item Paid	\$ 30.00 each
○ Check, in-person withdrawal, ATM withdrawal, or other electronic means	
▪ Non-sufficient Fund Item Returned	\$ 30.00 each
○ Check, in-person withdrawal, ATM withdrawal, or other electronic means	
▪ Deposit Item Return (deposited item returned unpaid charged back to your account)	\$ 5.00 each
▪ Special Statement Cutoff	\$ 5.00 per month
▪ Statement Returned Undeliverable	\$ 10.00 each
▪ Account Assistance (research & balancing assistance (one hour minimum))	\$ 25.00 per hour
▪ Account Activity Printout	\$ 1.00 each
▪ DDA Inactivity Fee (account balance \$25 & less/beginning with 10 th month inactive)	\$ 10.00 per month
▪ MMDA Excessive Withdrawal Fee (after 6 withdrawals)	\$ 5.00 each
▪ Savings Excessive Withdrawal Fee (after 6 withdrawals)	\$ 5.00 each
▪ Account Closing Within 90 Days of Opening	\$ 15.00
▪ Stop Payment	\$ 30.00 each
▪ Stop Payment Renewal	\$ 30.00 each
▪ Telephone Transfer (transfer request made by telephone with employee)	\$ 2.00 each
▪ Collection Item	
○ Outgoing	\$ 10.00 each
○ Incoming	\$ 5.00 each



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▪ Wire Transfer	
○ Domestic (outgoing, including Loan Closings)	\$ 30.00 each
○ International (outgoing, including Loan Closings)	\$ 50.00 each
▪ Garnishment/Levy/Freeze (IRS, State Comptroller, etc.)	\$ 50.00 each + attny. fees
▪ In-house Transfer for Overdraft Protection (from another account with our bank)	\$ 5.00 per transfer
▪ ACH Origination From/To Other Banks (loan payments or deposit transfers)	\$ 1.00 per transfer
▪ Night Deposit Lock Bag with Keys (2 keys)	\$ 25.00 deposit
▪ Night Deposit Box Key (2 keys)	\$ 5.00 deposit
▪ Special Large Cash Order Fee (customers – \$50,000+)	\$ 2.50 per \$1,000 (¼ %)
▪ Special Large Cash Order Fee (non-customers cashing on-us checks – \$30,000+)	\$ 5.00 per \$1,000 (½ %)
▪ Safe Deposit Box Rental	
○ 3 x 5	\$ 15.00 annually
○ 3 x 10	\$ 25.00 annually
○ 5 x 10 or 6 x 10 (depends on location)	\$ 35.00 annually
○ 10 x 10 (where available)	\$ 50.00 annually
○ 15 ½ x 15 ½ (where available)	\$ 85.00 annually
○ 31 x 15 ½ (where available)	\$ 165.00 annually
▪ Safe Deposit Box Key Deposit	\$ 10.00
▪ Safe Deposit Box Drilling	Depends on location and available vendor