

FIRST BANK TEXAS
MISCELLANEOUS FEES AND CHARGES
 Effective May 18, 2026

Consumer or Commercial - Unless otherwise noted, each fee is per item, per presentment.

Miscellaneous	Miscellaneous Fees	
	Account Closed within 90 days of opening	\$30.00
	Account Research (Completed by back office, minimum of 15 minutes.)	\$25.00 per hour
	Copies of Research	\$2.00 per page
	Copies of Statements	\$2.00 per copy
	Chargeback on Deposit Account	\$5.00 per item
	Chargeback on Loan	\$30.00 per item
	Coin Counting (Non-Customer)	10%
	Copy of Statement or Account Activity (Print or Secure Email)	\$2.00 per copy
	Deposit Book (Customized Books may require additional fees.)	\$5.00 per book
	Domestic Collections (Customers Only)	\$25.00 per item
	Employee Assisted Phone Transfer Fee	\$3.00 per transfer
	Inactivity Fee - No Activity in 180 Days (Checking Accounts)	\$5.00 per month
	Levies/Freezes	\$100.00
	Non-Customer Check Cashing Fee for On Us Check	\$10.00 per check
	Notary Services (Customer Only)	No Charge
	Automatic Paper Statement in lieu of eStatement	\$5.00 per month
	62+ Years of Age (Consumer Only)	\$2.00 per month
	Replacement Debit Card (In Person)	\$5.00 per card
	Replacement Debit Card (Mail)	\$10.00 per card
Stop Payment	\$30.00 each	
Telephone Banking	No Charge	
Temporary Checks	\$1.00 per check	
Zipper Bags	\$5.00 per bag	
ATM	ATM Fees Non-First Bank Texas Machines	
	Cash Withdrawal	\$2.00 each
	Account Transfer	\$1.00 each
	Balance Inquiry	\$1.00 each
Bill Pay	Bill Pay Fees	
	Rush Payment Fee: Second Business Day Standard	\$14.95 each
	Rush Payment Fee: Next Business Day	\$19.95 each
Cashier Checks	Cashier Check Fees	
	Cashier Check Fee (Customer Only)	\$5.00 each
Gift Cards	Gift Card Fees	
	Gift Card Fee (Customer Only)	\$4.00 each
Overdraft	Overdraft Fees*	
	Overdraft Fees*	\$30.00 per item, per presentment.
Return Item	Return Item Fees*	
	Return Item Fees*	\$30.00 per item, per presentment.
	Safe Deposit Box Fees	
	3" x 5"	\$20.00 annually
	4" x 5"	\$20.00 annually

Safe Deposit Box	5" x 5"	\$20.00 annually
	3" x 10"	\$30.00 annually
	3" x 12"	\$30.00 annually
	5" x 10"	\$50.00 annually
	6" x 12"	\$50.00 annually
	10" x 10"	\$85.00 annually
	Refundable Key Deposit	\$25.00
	Drilling Fee	<i>Actual Locksmith Cost</i>
Wires	Wire Transfer Fees	
	Consumer Outgoing	\$25.00 per wire
	Consumer Incoming	No Charge
	Online Consumer Outgoing Wire (Set Up & Approval Required)	\$15.00 per wire
	International Wire (Consumer and Commercial)	\$50.00 per wire

Commercial Only

Commercial Miscellaneous	Commercial Miscellaneous	
	ACH Origination Set Up	\$50.00
	ACH Origination	\$15.00 per file
	Night Deposit Lock Bag	\$30.00 per bag
	QuickBooks Integration	No Charge

Remote Deposit	Remote Deposit	
	Initial Set Up	\$75.00
	Remote Deposit Monthly Lease - Single Feed	\$50.00 monthly
	Remote Deposit Monthly Lease - Multi Feed	\$75.00 monthly
	Remote Deposit Scanner Purchase Option in lieu of Monthly Lease	Cost may vary

Commercial Wires	Commercial Wires	
	Online Commercial Outgoing Wire (Set Up & Approval Required)	\$15.00 per wire
	Commercial Outgoing	\$25.00 per wire
	Commercial Incoming	No Charge

Treasury Bundle	Treasury Bundle	\$100 per month
	<i>Optional Add On for First Business Checking and First Benefit Business Only</i>	
	ACH Origination Set Up & ACH Origination Files	
	Remote Deposit Set Up & Remote Deposit	
	Online Banking & Bill Pay	
	Positive Pay	

See a Local Banker to Complete an Application Today!

*Overdraft and Return Item Fees apply to overdrafts and non-sufficient funds items created by check, in person withdrawal, ATM withdrawal, or other electronic means; provided however, that for consumer accounts, we will only charge an Overdraft Fee for overdrafts caused by ATM withdrawal or one-time debit card transactions if opted-in to that service. There is no limit on the total number of Overdraft and Return Item Fees we can charge. We will not charge Overdraft Fees or Return Item Fees for any overdrawing or returned items in the amount of \$5.00 or less.

**Please be aware that the same item or transaction may be presented and returned multiple times for payment, resulting in multiple fees. The Bank does not monitor or control the number of times an item is presented for payment and there is no limit on the number of Overdraft and/or Return Item Fees that can be assessed for an item, if the same item is presented for payment multiple times. The Bank may charge a Return Item Fee each time an item is presented and returned if the Available Balance in your account is not sufficient to cover the item at the time of posting or settlement, regardless of the number of times the item is presented and returned, or if the item is later covered by the Bank, in its discretion, as an overdraft. This means that you could incur multiple Return Item Fees, as well as an Overdraft Fee, for the same item if it is presented and returned multiple times for payment.

All prices are subject to change. Additional fees may apply for other services provided by First Bank Texas.

MEMBER
FDIC