

FIRST BANK TEXAS
MISCELLANEOUS FEES AND CHARGES
 Effective April 21, 2025

Consumer or Commercial

Miscellaneous	Miscellaneous Fees	
	Account Closed within 90 days of opening	\$30.00
	Account Research/Statement Reconciliation (Minimum \$25)	\$25.00 per hour
	Copies of Research	\$2.00 per page
	Chargeback on Deposit Account	\$5.00 per item
	Chargeback on Loan	\$30.00 per item
	Coin Counting (Non-Customer)	10%
	Copies	\$0.25 per page
	Current Account Activity Printout or Statement (Print or Email)	\$5.00 per copy
	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
	Paper Statement in lieu of Required 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	
	Item over \$5.00	\$30.00 per item
	Item causing Overdraft Balance of \$5.00 or less	No Charge
Return Item	Return Item Fees	
	Item over \$5.00	\$30.00 per item
	Item causing Overdraft Balance of \$5.00 or less	No Charge
	Previously returned items resubmitted for deposit	\$30.00 per item

Safe Deposit Box	Safe Deposit Box Fees	
	3" x 5"	\$20.00 annually
	4" x 5"	\$20.00 annually
	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
	International Wire	\$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!

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

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