

FEE SCHEDULE
Schedule of Fees - Checking Accounts



FIRSTLIBERTY
 B A N K

9601 N. May Ave
 Oklahoma City, OK 73120

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

*ATM/ Debit Card Fees- Non FLB ATM Transaction Fee (per transaction)	\$1.25
Account Cautions	\$25.00
ACH Fraud Blocker	\$10.00
ATM/ Debit Card Fees- Visa Debit Card Replacement Fee (all accounts)	\$5.00
Bill Pay non-use fee (monthly fee after 3 months of non use)	\$5.95
Cashier's Checks	\$5.00
Chargeback 2nd Mail Advice	\$3.00
Chargeback Fee (returned deposit items)	\$5.00
Chargeback Phone Advice	\$3.00
Check Cashing Fee (checks over \$200.00 for non customers)	\$5.00
Check Image Fee (certain accounts)	\$5.50
Check Re-run fee	\$2.00
Collection Item Fee (incoming or outgoing)	\$15.50
Commercial Services- ACH addendum Monthly Fee	\$15.00
Commercial Services- Change Orders	\$1.00
Commercial Services- Courier Bags (Large)	\$40.00
Commercial Services- Courier Bags (Small)	\$30.00
Commercial Services- Currency per strap	\$0.35
Commercial Services- Deposit Corrections	\$5.00
Commercial Services- Indemnity Bond	\$15.00
Commercial Services- Rolled Coin (per roll)	\$0.05
Commercial Services- Vault Processing (per minute)	\$0.35
Commercial Services- Warrants	\$1.25
Commercial Services- Zipper Bag	\$5.00
Continuous Overdraft Charge (negative balance in excess of 5 bus days, charged daily beginning on the 5th bus day)	\$2.00
Copies: Photo copies of checks, etc.	\$1.00
Counter Checks (per page)	\$1.00
Dormant Account Fee (monthly fee after no activity for 12 months)	\$10.00
Duplicate Check Posting Fee	\$1.00
Faxes	\$1.00
Notary	\$5.00
NSF Paid Item Fee (per presentment of each item)	\$30.00
NSF Return Item Fee (per presentment of each item)	\$30.00
Oil and Gas Site Collection Item Fee	\$12.50
Online Stop Payment Fee	\$20.00
Reconciliation/ Statement Research Fee (hourly)	\$25.00
Request Premier Checking paper statement option (monthly)	\$5.00
Request Statement Copy	\$5.00
Request Statement Special Cutoff	\$5.00
Safe Deposit Box Drill - As Charged	
Safe Deposit Box Duplicate Key	\$25.00
Statement Fees: Duplicate Statement (per statement cycle)	\$5.00
Stop Payment Fee	\$25.00
Visa Gift Card (\$10 min purchase)	\$5.00
Wire Transfers - Incoming Wire Fee	\$10.00
Wire Transfers - Outgoing Foreign Wire Fee	\$50.00
Wire Transfers - Outgoing Wire Fee	\$25.00

Commercial Services - A Borrowed Funds charge on uncollected balances of FLB Base rate + 2% may be applied

*Personal Accounts allow 5 free ATM transactions at non FLB ATMs per statement cycle period. There is a fee of \$1.25 for each non FLB ATM transaction thereafter.



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