## **Common Features**

(Limits and Fees)

## Today's Bank 300 North College Avenue Fayetteville, AR 72701 (479) 582-0700

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Balancing Assistance	\$20.00 Per Hour
Account Research	\$20.00 Per Hour
ATM non-Shazam usage	\$1.00 Per Transaction
ATM/Debit Card-Additional	\$10.00 Per Each
ATM/Debit Card-Initial	No Charge
ATM/Debit Card-MyPic Studio custom debit card	\$5.00 Per Each
ATM/Debit Card-Replacement	\$10.00 Each
Cashier's Check	\$5.00 Per Each
Christmas/Vacation Club Early Withdrawal	\$5.00 Per Transaction
Coin Counting (Customer)	\$0.00
Coin-Counting Fee (Non-Customer)	10% Per Transaction
Collection Item (incoming/outgoing)	\$25.00 Per Transaction
Counter/Temporary Checks (without pending check order)	\$1.00 Per Page
Deposit - History Printout (with images)	\$5.00 Each
Deposit or Loan - History Printout (without images)	\$2.00 Each
Deposit or Loan Payment by Credit Card	\$10.00 Per Transaction
Deposit or Loan Payment by Debit Card	\$10.00 Per Transaction
Deposit or Loan Payment by Electronic Check	\$10.00 Per Transaction
Dormant account fee	\$5.00 Per Statement
Early Account Closing Fee (within 90 days of opening)	\$10.00 Per Account
Escheatment Fee (\$10 minimum, \$100 maximum)	10% Per Item
Fax (\$1 for each additional Page)	\$5,00 First Page
Foreign Cash Letter Fee	\$25.00 Per Item

Foreign Currency Exchange (send notes to FNBB)

No Charge

Foreign Currency Order Fee

\$25.00 Per Transaction

Garnishment Fee

Money Orders

\$100.00 Each

Locked, Zippered Bank Bags

\$30.00 Each

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\$2.00 Each

Monthly Debit Card Fee
Notary Service (customer)

No Charge

Notary Service (non-customer)

No Charge

No Charge

Trotally Bellvice (Holf-customer

\$5.00 Per Transaction

OD Protection Sweep
Online Bill Pay

\$6.00 Per Transaction

Overdraft Fee/Overdraft Bounce Protection Fee

\$27.50 Per Item

Today's Bank may return debits submitted for payment (including but not limited to checks, in-person withdrawals, drafts, ACH debits or other electronic debits/charges) against the checking account if the amount of the debit exceeds the funds available in the checking account. Each time the bank is presented with a debit that exceeds available funds, the bank will assess either an Overdraft Fee or Returned Item Fee in the amount shown on Today's Bank current Common Features (Limit and Fees) for the action taken. If returned, the entity or person that submitted the debit may resubmit the debit, or a replacement debit, to Today's Bank even if the bank has already returned the prior debit for insufficient funds in the checking account. If funds are not available at the time of re-submission, Today's Bank will again assess either an Overdraft Fee or Returned Item Fee. Thus, you may be charged multiple Returned Item fees and/or an NSF Fee in connection with a single debit that has been returned for insufficient funds multiple times.

Photo Copy

\$1.00 Per Copy

Returned Deposited Check Fee

\$5.00 Per Item

Returned Item Fee (NSF)

\$27.50 Per Item

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Returned Mail (deposits accounts only)

\$2.00 Per Item

Returned Statements

\$2.00 Per Item

Safe Deposit Box Drilling Fee	\$125.00 Each
Safe Deposit Box Key Replacement	\$30.00 Each
Safe Deposit Box Past Due Rental (after 45 days)	\$10.00 Per Payment
Safe Deposit Box Rental 10x10x22	\$70.00 Per Payment
Safe Deposit Box Rental 3x10x22	\$22.00 Per Payment
Safe Deposit Box Rental 3x5x22	\$12.00 Per Payment
Safe Deposit Box Rental 5x10x22	\$50.00 Per Payment
Safe Deposit Box Rental 5x5x22	\$22.00 Per Payment
Statement Copy (see Deposit-History Printout)	
Stop Payment	\$25.00 Each
Stop Payment (cashier's check-declaration of loss)	\$25.00 Each
Sweep (deposit to higher earning deposit)	No Charge
Sweep (line of credit to deposit)	No Charge
Tax Levy Fee	\$50.00 Each
Telephone Transfer of Funds	\$1.00 Per Transaction
Wire Transfer-Domestic, Incoming	\$15.00 Per Wire
Wire Transfer-Domestic, Outgoing	\$25.00 Per Wire
Wire Transfer-Foreign, Incoming	\$15.00 Per Wire
Wire Transfer-Foreign, Outgoing	\$50.00 Per Wire
Zippered Bank Bag	\$5.00 Each
Statement for Freedom Account (Optional)	5.00 Per Statement Cycle