

FEE SCHEDULE

Overdrafts/Insufficient Checks	\$36.00 each
Continuous Overdraft ¹	\$36.00
Recurring Overdraft ²	\$15.00
Returned Check	\$36.00 each
Stop Payment	\$36.00
Returned Deposit	\$ 7.50
Account Reconciliations	\$25.00 per hour (1 hour minimum)
Research	\$25.00 per hour
	\$ 0.50 per copy (1 hour minimum)
Research Photocopy	\$ 2.00 each
Statement History	\$ 2.00
Early Account Closing	\$30.00 (Accounts closed within 90 days of opening)

Collection Items

Incoming/Outgoing	\$15.00
Garnishment	\$50.00 each
Levy	\$50.00 each
Dormant Account	\$10.00 monthly
Telephone Transfers	\$ 4.00 each
SmartVoice Telephone Transfers	No Charge

Overdraft Protection

Deposit Account (per transfer)	\$ 7.50
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Wire Transfers

International Incoming	\$18.00
International Outgoing	\$45.00
Domestic Incoming	\$12.00
Domestic Outgoing	\$20.00

Savings and Money Market Accounts

Regulation D Violation	\$10.00 per occurrence
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Safe Deposit Fees (Sizes Vary By Location)

3 x 5	\$30.00
5 x 5	\$35.00
3 x 10	\$40.00
5 x 10	\$60.00
10 x 10	\$90.00
10 x 15	\$175.00

Other Fees

ATM Withdrawals, Transfers or Balance Inquiries	
at Non-Oklahoma Fidelity Bank ATMs	\$ 2.00
Bank Check ³	\$ 5.00
Check Order	Varies with style
Dual Signature Verification (Upon Approval)	\$25.00 per month
Fax 1-5 Pages	\$ 5.00
Fax 6+ Pages	\$10.00
International Debit Card Purchase	2% of Sale
Money Orders ³	\$ 5.00
Photocopy	\$ 2.00
Replacement Card	\$ 5.00
Return Mail	\$ 5.00 per month
Signature Guarantee	\$ 5.00
Verification of Deposits/Credit References	\$10.00

¹Continuous Overdraft Fee: Assessed after the first seven consecutive calendar days your account is in an overdrawn status.

²Recurring Overdraft Fee: Assessed after the fourteenth consecutive calendar day, and then every seven consecutive calendar days your account remains in an overdrawn status.

³Bank Checks and Money Orders are limited to five free per month, and each additional check is \$5.00 for Legacy Checking, Relationship Checking, Health Savings and Private Platinum account holders. For all other accounts, Bank Checks and Money Orders are \$5.00 each.

