



PERSONAL ACCOUNT SERVICE CHARGE SCHEDULE

<u>Account Research</u>	25.00 per hour
Minimum Time Charge	25.00
Copies From Paper	0.50 each
<u>Printout of Account Information</u>	2.00
<u>Receipt Mailing Charge</u>	2.00
<u>Cashier's Check</u>	5.00 each
<u>Money Orders</u>	3.00 each
<u>Check Cashing for Non-Customers</u>	
Standard Fee	3% of check
Minimum Fee	3.00 each
<u>Stop Payment Fee or Post-Dated Check</u>	25.00 each
<u>Insufficient Funds Charge</u>	25.00 each*
(Overdrafts Paid, Returned Items, or Overdraft Privilege Utilization)	
<u>Consecutive Days Overdraft Fee</u>	5.00 per day*
(Including Overdraft Privilege utilization. Fee is applied after a 2-day grace period.)	
<u>Returned Check and ACH Fee</u>	5.00 per item
<u>Dormant Account Maintenance Service Charge</u>	20.00 per month
<u>Inactive Account Charge</u>	5.00 per month
(Fee is applied to accounts that have no activity for 365 days.)	
<u>Wire Transfer Fees</u>	
Outgoing - Domestic	20.00 each
Outgoing - International	30.00 each
Incoming	5.00 each
<u>Collection Fees</u>	
Outgoing	20.00 each
Incoming	24.00 each
<u>ATM Monthly Fee</u>	No Charge
<u>ATM Transaction Fee(s)</u>	
(Withdrawals, Deposits, Balance Inquiry, Loan Payments)	
At a Legacy Bank ATM	No Charge
At a Non-Legacy Bank ATM	1.50 **
<u>CD Interest Check Mailing Fee</u>	5.00 per check
<u>I.R.A.s</u>	
Annual Government Report	2.34 per year
Transfer, Rollover, or Close	18.65 each

* Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, POS transactions, or other electronic means. Maximum of 6 charges per day.

** See our list of fee-free non-Legacy ATMs at www.LegacyBank.com/LocationsAndATMs

LEGACY BANK SERVICE CHARGE SCHEDULE CONTINUED

<u>Notary Service</u>	4.75 per item
<u>FAX Service</u>	2.00 per page
<u>IRS Levy / Garnishment</u>	65.00 each
<u>Check Printing Fee(s)</u> (Fees vary depending on style ordered.)	
Temporary Check Printing	5.00 (16 checks)
<u>Paper Statement Fee</u>	4.13 per month



Check Card Transaction Fee(s)

Check Cards, also known as “Debit” cards, may be used in several ways:

1. As an ATM card. When used as an ATM card at a Legacy Bank ATM, there is no charge. When used at a non-Legacy Bank ATM, there is a charge of \$1.50 per transaction.

You can find a Fee-Free ATM at your local 7-Eleven® store and other convenient locations across Oklahoma. Visit www.LegacyBank.com/LocationsAndATMs for a complete list of Fee-Free ATMs.

2. When using your Check Card to purchase goods or services, you may be given the opportunity to choose “Credit” or “Debit”. Always choose “Credit”. This does not make a charge as a typical credit card does, but rather takes the transaction from your checking account.