

PERSONAL CHECKING ACCOUNTS

One Star Checking

No Minimum Balance Required	
Service Charge	\$0.00
Statement by Request	\$5.00

Two Star/50 Plus Checking

Minimum Balance to Avoid a Service Charge	\$500.00
Service Charge	\$10.00
Waive Service Charge	Direct Deposit/Over 50 Years of Age

Three Star NOW Account

Minimum Balance to Avoid a Service Charge	\$1,000.00
Service Charge	\$10.00
Interest Bearing	Yes

Four Star Money Market Account

Minimum Balance to Avoid a Service Charge	\$1,500.00
Service Charge	\$10.00
Allowed Debits Per Month	6
Excess Debit Fee	\$5.00 Each Over Monthly Limit

COMMERCIAL CHECKING ACCOUNTS

Small Business Checking

Minimum Balance to Avoid a Maintenance Fee	\$1,000.00
Maintenance Fee	\$10.00
Per Item Charge After 250 Items (Debits & Credits)	\$0.30

Analysis Checking

Maintenance Fee	\$12.00
Per Deposit	\$0.25
Per Deposit Item	\$0.06
Per Debit	\$0.15
FDIC Insurance	Bank Cost
Earnings Credit	3 Mon CD Rate
Rolled Coin	\$0.10
Currency strap	\$0.30
Deposit Corrections	\$5.00
Items Paid Against Uncollected Funds	\$5.00

THE HONDO NATIONAL BANK FEE SCHEDULE

Effective March 31, 2010

SAVINGS ACCOUNTS

Star Saver Account

Minimum Balance to Avoid a Service Charge	\$200.00
Service Charge	\$5.00
Allowed Debits Per Month	2
Excess Debit Fee (For Each Debit Over 2 Per Month)	\$2.00

Rising Star Account (17 & Under)

No Minimum Balance Required	
Service Charge	\$0.00
Excess Debit Fee (For Each Debit Over 2 Per Month)	\$2.00

LOAN FEES

Letter of Credit - The Greater of:	\$50.00 or 1%
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ATM FEES

Hondo National Bank's ATMs	No Charge
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LOCK BOX FEES

Rent Per Year:	
3X5	\$15.00
5X5	\$20.00
3X10	\$30.00
5X10	\$40.00
6X10	\$40.00
10X10	\$50.00
Drilling Lock Box	Our Cost
Lost Keys-Per Key	\$10.00
Late Payment Charge-After 30 Days	\$5.00

NOT ALL SIZES AVAILABLE IN ALL LOCATIONS

ACCOUNT SERVICE FEES

Account Closing-Within 90 Days	\$25.00
Account Inquiry By Tele-Bank	No Charge
Account Inquiry by Telephone	\$1.00
Account Levies/Garnishments	\$50.00
Account Reconciliation-Per Hour + \$1.00 per copy	\$25.00
Account Research-Per Hour	\$25.00
Account Transfer by Tele-Bank	No Charge
Account Transfer by Telephone	\$2.00
Cashiers Checks-Customers	\$3.00
Cashiers Checks-Non Customers	\$10.00
Cashing Checks-Non-Customers	\$5.00 or 1%
Charge-Back Fee	\$5.00
Check Printing-Depends on Type of Check Order	
Collection Fees	\$15.00
Deposit Correction Fee	\$5.00
Faxing In/Out-Per Page	\$1.00
Foreign Wire Fee + Receiving Bank's Charge (if any)	\$50.00
Overdrafts - Interest Calculated on OD Balance Daily	17.50%
Lock Bags	Our Cost
Zipper Bags	\$5.00
NSF - Paid or Returned	\$30.00
Outgoing Wires	\$15.00
Photocopies-Per Page	\$1.00
Rolling Coins	\$25.00
60 Day Transaction History	\$3.00
Statement Printout With Check Images	\$5.00
Stop Payment	\$25.00
Temporary Checks-Per Check	\$0.25
Standard VISA Debit Card - Per Month	No Charge
Customized VISA Debit Card	\$5.00
Debit Card Replacement Fee	\$5.00
Money order - Customer	\$2.00
Money order - Non Customer	\$5.00 or 1%
Foreign Currency Exchange - order through Frost National Bank	Our Cost