

**FIRST NATIONAL BANK OF KEMP  
PO BOX 587  
KEMP, TEXAS 75143  
903-498-8541  
WWW.FNBKEMP.COM**

**ALL ACCOUNTS**

**FEES AND CHARGES**

The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Non-Sufficient Funds or Overdraft created by check, withdrawal, or electronic means	\$30.00
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Stop Payment	\$30.00
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ATM Withdrawals at ATMs We Do Not Own or Operate	\$2.00
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Deposited Item Returned Unpaid	\$15.00
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Temporary Checks (10)	\$5.00
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Account Activity Printout	\$2.00
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Copy of Bank Statement with Images	\$7.00
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Account Research per Hour, 1 Hour Minimum, *Plus copy fees	*\$35.00
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Account Balancing Assistance per Hour, 1 Hour Minimum, *Plus copy fees	*\$35.00
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VISA Debit Card	\$10.00
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Replace VISA Debit Card - Defective	\$5.00
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Replace VISA Debit Card - Lost	\$10.00
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Levies *Plus attorney fees	*\$100.00
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Cashier's Checks (Available for Customers Only)	\$5.00
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Money Orders (Available for Customers Only)	\$2.00
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Wire Transfer - Incoming (Available for Customers Only)	\$10.00
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Wire Transfer - Outgoing (Available for Customers Only)	\$20.00
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Wire Transfer – Outgoing to Foreign Country (Available for Customers Only)	\$40.00
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Zipper Bag	\$5.00
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Locked Zipper Bag	\$25.00
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Check Cashing for Non Customer - 2.00% of Check Amount with \$1 maximum for SSA, SSI, & VA Check

Collection Item - Customer \$15, Non Customer \$25

Coin Counting - 3% of total coin counted with \$5 minimum

Money Service Business - \$150 per month, per account