

ATM – Mastermoney – Check Card Fees

Transaction at Mainland Bank ATM	No Charge
Transaction at Non-Mainland Bank ATM	\$1.00
ATM/Check Card Replacement	\$5.00
Pin Reorder	\$5.00

Bookkeeping Fees

NSF Return Check Charge	\$27.50
NSF Overdraft Charge	\$27.50
Chargeback Fee	\$5.00
Stop Payment Charge	\$27.50

Collections

Customer	\$10.00
Non-Customer	\$25.00
Envelope Draft Collections	\$25.00

Internet Banking

www.mainlandbank.com	No Charge
----------------------	-----------

Telephone Banking

24 Hour Telephone Banking	
Mainline – (409)945-5463	No Charge

Cashiers Checks & Money Orders

Customer	\$1.00
Non-Customer (Money Orders)	\$2.00 per \$100 (\$20 maximum)
Traveler's Checks	1% of total

Wire Transfers

Customer Only

Domestic	\$10.00
International	\$35.00

Customer Service Fees

Account Inquiry	No Charge
Duplicate Statement (within 12 months of original)	\$5.00
Snapshot Statement	\$1.00
Item Copy	\$1.00
Hold Mail (Monthly)	\$5.00
Research (1 hour minimum)	\$25.00 per hour
Telephone Transfer	\$1.00
Customer Signature Guarantee	\$5.00
Notary Fee (Customer)	No Charge
Notary Fee (Non-Customer)	\$6.00

Teller/New Account Services

Night Depository Bag Rental	\$25.00 annually
Night Depository Key Replacement	\$5.00
Account Closing Fee (within 90 days of opening)	\$25.00
Coin Cove Machine (Texas City Location Only)	5% of total

American Express Gift Checks

Customer	\$1.50
Non-Customer	\$2.50

Privacash

MasterCard Gift Cards

\$25.00 - \$100.00	\$4.95
\$101.00 - \$300.00	\$6.95
\$301.00 - \$500.00	\$8.95

Safe Deposit Boxes

Size	Annual Cost
2X5	\$18.00
3X5	\$23.00
5X5	\$28.00
3X10	\$35.00
5X10	\$45.00
10X10	\$65.00
13X25	\$250.00
22X24	\$375.00

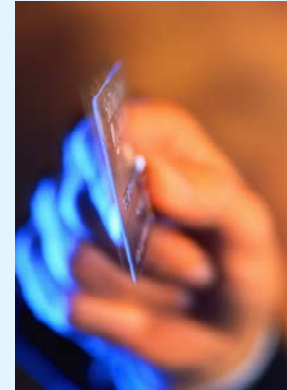
Lost Key Charge	\$150.00
Drill Box Charge	\$250.00

Mainland Bank may, at its discretion, change the features or charges applicable to an account in order to continue to maintain the level and quality of service delivered to our customers. We will inform the customer of any changes by mailing a notice at least thirty (30) days prior to the effective date, unless applicable law requires otherwise. Any such changes will subsequently be applied on the effective day or later and govern the account.

Mainland Bank may accept, pay, certify or charge items in any order.



COMMERCIAL BANKING



MAINLAND BANK Since 1945

Main Branch
2831 Palmer Highway
Texas City, Texas 77592
(409) 948-1625

Dickinson Branch
400 FM 517 West
Dickinson, Texas 77539

(409) 948-1625

www.mainlandbank.com

	SMALL BUSINESS DBA CHECKING	COMMERCIAL CHECKING	COMMERCIAL MONEY MARKET	COMMERCIAL SAVINGS
DESCRIPTION	<i>A low cost interest bearing checking account for assumed name businesses, clubs, and organizations.</i>	<i>Ideal business checking account for companies with high volume of monthly transactions.</i>	<i>A limited check writing account that offers a competitive tiered interest rate.</i>	<i>A basic business savings account with a competitive interest rate.</i>
SPECIAL FEATURES	<ul style="list-style-type: none"> • \$500.00 Overdraft Privilege* • No monthly service charge if minimum daily balance of \$1500.00 or more is maintained • Not available to companies with significant currency, coin, or check volume • Unlimited check writing • MasterMoney Check Card available for \$5.00 per month • Check Imaging • Initial Deposit is \$500.00 • Internet Banking with Bill Payer • MainLine (24/7 telephone banking) • Interest begins to accrue when funds are collected • Interest is compounded daily and credited to the account monthly • At the Bank's discretion the annual percent yield and the interest rate may change daily 	<ul style="list-style-type: none"> • \$1500.00 Overdraft Privilege* • Service charge is based on the minimum daily balance, an earnings credit and the account activity volume • The current earnings credit rate is \$.15 for each \$100.00 of the lowest balance in the statement cycle and which is subject to change at the Bank's discretion • Initial Deposit is \$500.00 • Commercial accounts may be subject to fee determination based on account analysis; see Personal Banker for more information • Check Imaging • Internet Banking with Bill Payer • MainLine (24/7 telephone banking) 	<ul style="list-style-type: none"> • No monthly service charge if minimum daily balance \$5000.00 or more is maintained • Limited transaction account • Initial Deposit is \$5000.00 • Check Imaging • Internet Banking with Bill Payer • MainLine (24/7 telephone banking) • Interest begins to accrue when funds are collected • Interest is compounded daily and credited to the account monthly • Interest pays at a tiered rate • At the Bank's discretion the annual percent yield and the interest rate may change daily 	<ul style="list-style-type: none"> • No monthly service charge if minimum daily balance of \$1000.00 or more is maintained • Limited transaction account • Initial deposit is \$1000.00 • Two (2) teller withdrawals per month without excessive withdrawal fee • Internet Banking with Bill Payer • MainLine (24/7 telephone banking) • Interest begins to accrue when funds are collected • Interest is compounded daily and credited to the account monthly • Interest pays at a tiered rate • At the Bank's discretion the annual percent yield and the interest rate may change daily
MONTHLY SERVICE CHARGE	<p>Minimum Daily Balance</p> <p>\$0.00 - \$1499.99.....\$10.50</p> <p>\$1500 and over No Charge</p>	<p>Account Maintenance....\$12.50</p> <p>Debits Posted...\$.20 each item</p>	<p>Minimum Daily Balance</p> <p>\$0.00 - \$4999.99.....\$25.00</p> <p>\$5000 and over No Charge</p>	<p>Minimum Daily Balance</p> <p>\$0.00 - \$999.99.....\$10.00</p> <p>\$1000 and over No Charge</p>

* Mainland Bank offers a discretionary overdraft privilege subject to good account standing and may be removed by the Bank at any time without notice.