

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
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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/Non Customer)	No Charge/\$5.00

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.



PERSONAL 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

	REGULAR CHECKING	GOLDEN SENIOR CHECKING	NOW ACCOUNT	PERSONAL MONEY MARKET	BASIC SAVINGS
DESCRIPTION	<i>A very affordable checking account for those who prefer to write checks.</i>	<i>A competitive interest-bearing account packed with premium benefits for those who are 55 years of age or older.</i>	<i>A competitive interest-bearing account that offers everything needed in a checking account and more.</i>	<i>An interest-bearing account with premium rates and limited check writing.</i>	<i>An interest-bearing account that offers individuals a place to save money.</i>
COMMON FEATURES	<ul style="list-style-type: none"> • \$500.00 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 • Unlimited check writing • <u>Refund Universal ATM fee(s)**</u> • Initial minimum deposit is \$250.00 • Initial order of standard Mainland Bank checks • MasterMoney Check Card • Check Imaging • Internet Banking with Bill Payer • MainLine (24/7 telephone banking) 	<ul style="list-style-type: none"> • \$500.00 Overdraft Privilege* • No monthly service charge if minimum daily balance of \$2500.00 or more is maintained • Unlimited check writing • Initial minimum deposit is \$500.00 • Two (2) free boxes of Mainland Bank checks per year • MasterMoney Check Card • Internet Banking with Bill Payer • Check Imaging • 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 percentage yield and the interest rate may change daily 	<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 • Initial minimum deposit is \$500.00 • Unlimited check writing • MasterMoney Check Card • Internet Banking with Bill Payer • Check Imaging • 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 percentage yield and the interest rate may change daily 	<ul style="list-style-type: none"> • No monthly service charge if minimum daily balance of \$3500.00 or more is maintained • Initial deposit is \$3500.00 • Limited transactions on account • Three (3) checks may be written per month without excessive withdrawal fee • Internet Banking with Bill Payer • Check Imaging • MainLine (24/7 telephone banking) • Interest begins to accrue when funds are collected • Interest pays at a tiered rate • Interest is compounded daily and credited to the account monthly • At the Bank's discretion the annual percentage yield and the interest rate may change daily 	<ul style="list-style-type: none"> • No monthly service charge if minimum daily balance of \$750.00 or more is maintained • Initial deposit is \$750.00 • Two (2) Free teller withdrawals per month without excessive activity fee of \$2.00 per incident • Limited transactions on account • Internet Banking with Bill Payer • MainLine (24/7 telephone banking) • Interest begins to accrue when funds are collected • Interest pays at a tiered rate • Interest is compounded daily and credited to the account monthly • At the Bank's discretion the annual percentage yield and the interest rate may change with thirty (30) day notice
MONTHLY SERVICE CHARGE	Account Maintenance....\$7.50 Debits Posted...\$.20 each item	Minimum Daily Balance \$0.00-\$2499.99.....\$15.00 \$2500 and over No Charge	Minimum Daily Balance \$0.00-\$1499.99.....\$10.50 \$1500 and over No Charge	Minimum Daily Balance \$0.00-\$3499.99.....\$15.00 \$3500 and over No Charge	Minimum Daily Balance \$0.00-\$749.99.....\$8.00 \$750 and over No Charge

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

** Customer must present the Bank with receipts for these charges within 45 days of the transaction. Fees will be refunded up to \$10 per month.