

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Focus Bank

PO BOX 16880

JONESBORO AR 72401

(800) 464-3150

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Travel card fee	\$7.95
Reloadable card fee	\$7.95
Gift card fee	\$4.95
Debit Card Replacement Fee	\$10.00
Check Printing Fee	Depends on Style Ordered
Cashiers Check Fee	\$5.00
Money Order Fee	\$2.00
NSF Paid Handling Fee	\$32.00
Item: Checks, In Person Withdrawal, ATM Withdrawal or Other Electronic Means	
NSF Returned Handling Fee	\$32.00
Item: Checks, In Person Withdrawal, ATM Withdrawal or Other Electronic Means	
Daily Overdraft Fee (Every Third Day) After being overdrawn for 3 consecutive business days	\$5.00
Deposited Checks Returned Unpaid	\$5.00
Account Activity Printout Fee	\$3.00 per statement
Special Statement Cutoff Fee	\$3.00
Account Research Fee (Per Hour)	\$15.00
Account Balancing Assistance Fee (Per Occurrence)	\$15.00
Stop Payment Fee (Per Item)	\$10.00
Wire Transfer Fee - Outgoing	\$20.00
Wire Transfer Fee - Incoming	\$15.00
Wire Transfer Fee - International	\$60.00
Dormant Account Fee - Checking or Savings (Per Month) *An account is dormant if for one year there have been no deposits or withdrawals to the account.	\$6.00
Collection Fee (Deposit Accounts Overdrawn More Than 35 Days Without Returning to Positive Balance)	\$15.00
External Transfer - Standard Outgoing	\$1.00
Express OUTgoing	\$3.00
Bill Pay Service Fee - Consumer (per cycle)	Free
Bill Pay Service Fee - Business (per cycle) - fee waived if one (1) bill payment made per cycle	\$4.95
Overnight Check (per item)	\$15.95
Same-Day Bill Payment (per item)	\$10.95
E-Greetings	\$0.25 per greeting
Same Day ACH	\$10 monthly subscription with unlimited files or \$5 per file with no subscription