



Ozona National Bank
Since 1905



Limits and Fees

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

Ozona National Bank
P.O. Box 430 / 503 11th Street
Ozona, TX 76943
(325) 392-1300

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:

Replace Lost Money Card	\$5.00
Change ATM card PIN	\$1.00
Cash withdrawal at ATM	
ATM transactions at an ATM not owned or operated by us	\$1.50 per transaction
Dollar limit	\$400.00 per business day. Some ATM cards may have a higher or lower dollar figure per day. Please check with your Account Representative to determine the dollar level on your ATM card.
Replace Debit Card or PIN	\$5.00
Change Debit Card PIN	\$1.00
Debit Card Purchase	
Dollar limit	\$1000.00 per day
Debit Card Dispute	\$20.00 per Dispute
Automatic transfer between accounts held with us	\$1.00
Check printing	Fee depends on style of check ordered
Temporary check	\$0.10 per check
Cashier's check	
Customer	\$2.00 per check
Non-Customer	\$5.00 per check
Traveler's checks	\$1.00 per \$100.00
Traveler's checks for two	\$1.00 per \$100.00
Overdraft (each overdraft paid)	\$25.00
Nonsufficient funds (each)	\$25.00
Paid	\$25.00 per item
Returned	\$25.00 per item
Nonsufficient funds (ATM withdrawal)	\$25.00
Nonsufficient funds (debit card purchase)	\$25.00
Nonsufficient funds (preauthorized withdrawal or other electronic debit)	\$25.00
Deposited checks returned unpaid	\$2.50
Account activity printout	\$3.00
Special statement cutoff	\$50.00
Account research	\$20.00 per hour

Plus	\$1.00 per copy
Account balancing assistance	\$20.00 per hour
Balance inquiry by telephone (person to person)	\$3.00 per inquiry
Copy of statement (Account activity printout)	\$3.00
Telephone transfer from checking or savings (person to person)	\$1.00 per transaction
Frequency limit	3 per day
Dollar limit	\$10,000.00 per day
Computer transfer from checking or savings	Free
Frequency limit	3 per day
Dollar limit	\$10,000.00 per day
Bill Pay	
Consumer Bill Pay	No charge for Bill Pay when 1 to 15 bills are paid monthly. A \$6.00 fee will be incurred if at least one (1) bill is NOT paid monthly. A charge of fifty cents (\$.50) per item for 16 or more bills paid monthly.
Stop Payment on Bill Pay items	\$30.00
Advanced Commercial Service	
ACH Origination (credit/debit), EFTPS, Wire Transfer Origination and transfers between bank accounts. (Some restrictions do apply)	* \$10.00 Base Monthly fee for Cash Management. Some Additional fees may apply for optional services such as ACH and Wire Transfers.
Stop payment - all items	\$25.00
Stop payment - check	\$25.00
Stop payment - electronic fund transfers	\$25.00
Stop Payment for Bill Pay Item	\$30.00
Wire transfer (incoming)	
Customer	Free
Non-Customer	\$10.00 per wire
Wire transfer (outgoing)	
Customer	\$15.00 per wire
Non-Customer	\$20.00 per wire
Garnishments	\$10.00
Levies	\$10.00
Photocopies	\$.25 per copy
An account is dormant if for three years:	
There have been no deposits or withdrawals to the account	
There has been no communication about the account	
There has been no communication about any account	
Account statements returned for an incorrect address	
Collections	
Customers	\$10.00 per item
Non-Customer	\$20.00 per item
Non-Customer check cashing	\$5.00 per item
Account closing within 90 days of opening	\$10.00
Medallion stamp for customers	Free
Safe deposit boxes available	prices vary per box