

SCHEDULE OF FEES AND CHARGES

ARVEST

BANK

Member FDIC
200 East Main Street
Norman, OK 73069
(405) 321-7170
"BANK"

TODAY'S DATE	ACCOUNT NUMBER
February 26, 2001	12181933

NSF PAID/RETURN CHECK CHARGE	\$15.00	SAFE DEPOSIT BOX FEE 3X10 PER YR	\$30.00
STOP PAYMENT CHARGE	\$15.00	SAFE DEPOSIT BOX FEE 4X10 PER YR	\$40.00
SAFETY LINK TRANSFER FEE (EACH)	\$7.50	SAFE DEPOSIT BOX FEE 5X5 PER YR	\$25.00
STATEMENT & CHECK RESEARCH	\$18.00	SAFE DEPOSIT BOX FEE 5X10 PER YR	\$50.00
ACCOUNT PRINTOUT CHARGE	\$1.00	SAFE DEPOSIT BOX FEE 10X10 PER YR	\$100.00
ARVEST ATM WITHDRAWALS		SAFE DEPOSIT BOX FEE 9X16 PER YR	\$100.00
NON ARVEST ATM WITHDRAWALS	\$1.00		
INTERNATIONAL ATM WITHDRAWALS	\$3.00	* DORMANT CHECKING ACCOUNT FEE	\$3.00
REPLACEMENT ATM/CHECKCARD	\$5.00	** DORMANT SAVINGS ACCOUNT FEE	\$3.00
CHARGEBACK DEPOSIT ITEM FEE	\$3.00		
VERIFICATION OF DEPOSIT	\$10.00	FEES LISTED MAY NOT APPLY	
TAX LEVY/GARNISHMENT	\$25.00	TO ALL ACCOUNTS	
TEMPORARY CHECKS (LIMIT 10)	\$0.25		
SPECIAL STATEMENT CUTOFF	\$10.00		
EMPTY ENVELOPE IN ATM	\$20.00		
RETURNED STATEMENTS (AFTER 2)	\$5.00		
CASHIERS CHECKS	\$3.00		
MONEY ORDERS	\$2.00		
INCOMING WIRE TRANSFER	\$5.00		
OUTGOING WIRE TRANSFER	\$10.00		
OUTGOING WIRE TRANSFER (FOREIGN)	\$35.00		
INCOMING/OUTGOING COLLECTIONS	\$10.00		
INTERNATIONAL COLLECTIONS	\$20.00		
SAFE DEPOSIT BOX FEE 3X5 PER YR	\$15.00		

* Checking accounts are subject to a monthly dormant account fee if there is no activity in the account for 12 months and the balance is below \$100.00

** Savings accounts are subject to a monthly dormant account fee if there is no activity in the account for 24 months and the balance is below \$100.00

ACCOUNT TYPE
Free - Truncated (315)

ADDITIONAL FEES AND INFORMATION FOR THIS ACCOUNT

Style and quantity will vary costs of checks, deposit slips and withdrawal forms.

Imaged checks and deposit slips are not returned with your monthly statement.

Overdraft Protection (upon approval) - If an item is presented for payment and there are not sufficient funds in the account, we will pay the item into overdraft up to \$200.00, including NSF fees. Current NSF fees still apply. The overdraft protection policy may be cancelled at any time upon written notice to the account owner's address that we have on file.