



State National Bank

PO Box 1271 | 901 S Main | Big Spring, TX 79721-1271
(432) 264-2100 | www.statenational.bank

The purpose of this notice is to inform you of some pending changes to State National Bank's fees. These changes will be effective January 1, 2025.

There have been significant technological changes in the banking industry over the years and State National Bank has been a leader in many of these advancements; as such, we have generally been able to provide a high level of service without a corresponding increase in fees. The bank strives to keep our fees stable and absorb inflation as much as we can. The last change in our pricing occurred 14 years ago.

However, inflation, along with the cost of complying with increasing laws and regulations along with a significant rise in FDIC insurance costs compel us to make an increase to some fees. We have conducted market research and found that even with these fee increases, ours will remain as some of the lowest in our trade area.

We have attached a list of our current fees and the corresponding fees effective January 1, 2025. Please note that your current account structure and periodic service charge is not changing.

We appreciate your understanding on these matters. If you have any questions please contact us at:

Big Spring	432-264-2100
Lamesa	806-872-8808
O'Donnell	806-428-3221

You may also write us at:

State National Bank
PO Box 1271
Big Spring, Texas 79721-1271

Or email us at:

custserv@statenational.bank

Thank You,

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ACCOUNT RELATED FEES	Current Fee	January 1, 2025
Account Balancing (per hour) one hour minimum	\$20.00	\$25.00
ATM Card Fee (monthly) for up to 2 cards per account, each additional card is \$1.00 monthly	\$1.00	No change
ATM Transaction at Non-SNB ATM. The owner of the ATM may assess an additional charge	\$1.00	No change
ATM/Debit Card Replacement	\$7.50	\$15.00
Balance Inquiry (phone): The first 4 inquiries per statement period are free. Additional inquiries will be assessed the charge.	\$1.00	\$3.00
Deposited Item Charge Back	\$5.00	\$10.00
Canadian Item Deposited: You will be charged this fee for every item drawn on a Canadian bank that you deposit into your account. We also reserve the right to adjust your account for any differences in the face value of the item and the effective exchange rate the bank receives for the item.	\$20.00	\$35.00
Early Closure of Account Fee will be assessed on any account closed within the first 90 days.	\$15.00	\$50.00
Incompatible Document (each): Include checks and deposit slips purchased from sources other than State National Bank that are not readable by our processing equipment.	\$1.00	\$2.50
Internet Bill Pay Service (per month): Optional internet bill payment service requires the customer to sign up at the bank's website.	\$6.95	No Change
NSF item (each)	\$25.00	\$35.00
Overdraft Interest Accounts are charged 18% APR on all negative balances.	18%	No Change
Overdraft item (each)	\$25.00	\$35.00
Rental Deposit Processing (per renter, per deposit)	\$5.00	\$10.00
Reproduction of Images (each)	\$1.00	\$2.00
Research (per hour) one hour minimum	\$20.00	\$30.00
Statement, Courtesy (per page)	\$1.00	\$2.00
Statement, Special Handling: includes additional statements mailed to alternate addresses, undeliverable statements and hold statements	\$5.00	\$20.00
Statement, Special Request: includes five free check images. Additional images are \$1.00.	\$10.00	\$20.00
Stop Payment Order	\$25.00	\$40.00
Garnishment: Attorney and legal fees will be charged at actual cost in addition to this fee.	\$100.00	\$150.00
Tax or Child Support Levy	\$100.00	\$150.00
Telephone Transfer	\$5.00	No Change
Temporary Check, each	\$.10	\$.50
Auto Transfer set up		\$5.00



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OTHER FEES	Current Fee	January 1, 2025
Bank Credit Reference Letter	No fee	\$25.00
Cashier's Check	\$5.00	\$10.00
Money Order	\$3.00	\$2.00
Coin Counting (Customers Only) - 1% of coin, or minimum of	\$3.00	No Change
Check Cashing - Not on Us (Transit)	1% (min \$5)	3% (Min \$7)
Cashing (Gov't, Pension, SSI, Etc.)	1% (min \$5)	3% (Min \$7)
Zipper Bags Small (no lock)	\$5.00	No change
Zipper Bags Large (no lock)	\$10.00	\$15.00
Small Lock Bag	\$40.00	No change
Large Lock Bag	\$50.00	No change
Coin Rolling (Per Roll)	\$0.10	No change
Coin Wrappers (Bulk)	\$0.01	\$.05, Future price may vary
Currency Straps (Per strap)	\$0.01	\$.02, Future Price may vary
Gift Envelopes	\$2.00	\$2.00, Future price may vary
Foreign Check Collection (Incoming/Outgoing)	\$20.00	\$35.00 + Exchange Rate and Fees
Faxes (Incoming and Outgoing per page)	\$2.00	No change
Photocopies (Per Page)	\$1.00	\$2.00
Wire-Incoming	\$10.00	\$15.00
Wire-Outgoing	\$20.00	\$30.00
Wire Incoming - Foreign	\$10.00	\$25.00
Wire Outgoing - Foreign	\$50.00	\$50.00
Wires (pay on proper ID)	\$40.00	\$100.00



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SAFE DEPOSIT BOX FEES	Current Fee	January 1, 2025
(sizes may not be available at all locations)		
3x5	\$15.00	\$18.00
4x5	\$20.00	\$25.00
5x5	\$25.00	\$32.00
3x10	\$30.00	\$38.00
5x6	\$30.00	\$38.00
4x10	\$40.00	\$50.00
5x10	\$50.00	\$63.00
8x10	\$80.00	\$100.00
9x10	\$90.00	\$110.00
10x10	\$100.00	\$125.00
Safe Deposit Box - Lost Key	\$35.00	\$50.00
Safe Deposit Box - Drill Fee (Other Fees May Apply)	\$150.00	\$200.00
Safe Deposit Box Late Payment (after 30 days)	No charge	\$10.00