

## IMPORTANT INFORMATION REGARDING LIMITS AND FEE CHANGES

At **Lovelady State Bank**, we are proud to serve our community for over 40 years while making it a priority to put our customer's best interest first. Economic and regulatory factors, however, are causing operation costs to increase, consequently creating the need to review our service charges, limits and fees and rates. With that in mind, the Bank has made the difficult decision to adjust the following service charges, limits and fees and rates.

### Minimum Balance to avoid Service Charge      EFFECTIVE SEPTEMBER 1, 2015

**Regular Checking Accounts and Business Non Consumer Checking Accounts** - A service charge of **\$10.00** will be imposed every monthly statement cycle unless you maintain a minimum daily balance of **\$500.00** for the monthly statement cycle.

### Limits and Fee Changes      EFFECTIVE SEPTEMBER 1, 2015

<b>Overdraft / NSF Item</b>	<b>\$25.00</b>
<b>Stop Payment</b>	<b>\$25.00</b>
<b>Wire Transfer - Incoming Wires</b>	<b>\$12.00</b>

### Rate Information Changes      EFFECTIVE SEPTEMBER 1, 2015

<b>Savings Accounts</b>	<b>0.15%</b>
<b>Now Accounts</b>	<b>0.15%</b>
<b>Money Market Accounts</b>	<b>0.25%</b>

### Limits and Fee Changes      EFFECTIVE JUNE 1, 2016

<b>Safe Deposit Box 3 x 5</b>	<b>\$15.00</b>
<b>Safe Deposit Box 4 x 5</b>	<b>\$20.00</b>
<b>Safe Deposit Box 3 x 10</b>	<b>\$30.00</b>
<b>Safe Deposit Box 5 x 5</b>	<b>\$25.00</b>
<b>Safe Deposit Box 5 x 10</b>	<b>\$40.00</b>
<b>Safe Deposit Box 10 x 10</b>	<b>\$60.00</b>

Some of these fees have not changed since 1990. These changes will not affect all customers, and those who are affected may be able to avoid some of these fees entirely by managing their account more effectively. We will gladly review your account with you and may be able to offer a more efficient solution to help you manage your account. We are a True Texas Community Bank and are here for you. Please call us if we can help **(936) 636-7337**.

