SCHEDULE OF FEES AND CHARGES

TODAY'S DATE                ACCOUNT NUMBER
February 26, 2001           12181933

NSF PAID/RETURN CHECK CHARGE $15.00
STOP PAYMENT CHARGE          $15.00
SAFETY LINK TRANSFER FEE (EACH) $7.50
STATEMENT & CHECK RESEARCH   $18.00
ACCOUNT PRINTOUT CHARGE      $1.00
ARVEST ATM WITHDRAWALS
  NON ARVEST ATM WITHDRAWALS $1.00
  INTERNATIONAL ATM WITHDRAWALS $3.00
  REPLACEMENT ATM/CHECKCARD $5.00
CHARGEBACK DEPOSIT ITEM FEE  $3.00
VERIFICATION OF DEPOSIT      $10.00
TAX LEVY/GARNISHMENT         $25.00
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 3X10 PER YR $30.00
SAFE DEPOSIT BOX FEE 4X10 PER YR $40.00
SAFE DEPOSIT BOX FEE 5X5 PER YR $25.00
SAFE DEPOSIT BOX FEE 5X10 PER YR $50.00
SAFE DEPOSIT BOX FEE 10X10 PER YR $100.00
SAFE DEPOSIT BOX FEE 9X16 PER YR $100.00

* DORMANT CHECKING ACCOUNT FEE $3.00
** DORMANT SAVINGS ACCOUNT FEE $3.00
FEES LISTED MAY NOT APPLY TO ALL ACCOUNTS

* 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.