

# BANKING SERVICES/FEE SCHEDULE

## ACCOUNT-RELATED SERVICES

Account Assignment to Third Parties .....	\$50.00
Account Closing (within 90 days of opening).....	\$25.00
Account Inactivity Fee (Accounts with no owner-initiated debits or credits for 11 months will be charged a fee equal to the lesser of \$5.00 or the account balance.) .....	\$5.00
Account Printout (lobby request) .....	FREE
Account Research	
Statement Copy .....	\$7.00
Minimum Research Charge (up to one (1) hour)* .....	\$15.00
Each Additional 15 Minutes .....	\$5.00
Per Item Fee .....	\$1.00
AccountTRANSFER Overdraft Protection Plan .....	\$2.00
ACH Stop Payment	
One-Time Stop Payment .....	\$30.00
Indefinite Stop Payment .....	\$30.00
Checkbook Balancing	
Per 15 minutes.....	\$5.00
Minimum .....	\$5.00
Legal Processing Against Accounts (such as levies, garnishments, etc.) .....	\$50.00
Non-Sufficient Funds (NSF) Charge/Overdraft Charge (Fees are tiered based on the number of "occurrences" in a rolling 12-month period. A 12-month period is defined as the current month and previous 11 months. An "occurrence" is considered a day with at least one insufficient funds or returned item/withdrawal request, even if we do not charge you an NSF or overdraft fee.)	
First Occurrence.....	\$19.00
Second and Third Occurrences .....	\$29.00
Fourth and Subsequent Occurrences.....	\$34.00
Online Services (Online Banking, Mobile Banking and E-Statements) .....	FREE
Per Item Withdrawal Fee for Money Market Accounts.....	\$5.00
Per Item Withdrawal Fee for Savings Accounts.....	\$2.50
Personalized Checks, Deposit/Withdrawal Slips and Other	
Account Products .....	Prices upon request
Return Item (deposited or cashed).....	\$5.00
Commercial	
Normal Processing (per item) .....	\$2.00
Special Handling (per item).....	\$3.00
Photocopy (per item).....	\$1.00
Return Mail Processing (per month).....	\$2.00
Special Statement Requests (per statement) .....	\$5.00
Statements Held for Pick-Up .....	\$3.00
Stop Payment Order .....	\$30.00

## GOLD KEY NETWORK<sup>®</sup> ATM/DEBIT MASTERCARD<sup>®</sup> SERVICES

Debit MasterCard <sup>®</sup>	
Non-Photo Card .....	FREE
Photo Card .....	\$5.00
Express Handling Fee .....	\$25.00
International Transaction Fee .....	\$5.00
Applies if you use your card to purchase goods or services in a foreign currency or in U.S. dollars with a foreign merchant. Fee also applies if you use your card to obtain foreign currency or U.S. dollars from an ATM outside of the U.S. Normal ATM fees will also apply.	
ATM Transactions on Any Gold Key <sup>®</sup> ATM (withdrawals, inquiries and transfers) .....	FREE
Note: Some Non-Gold Key <sup>®</sup> (Foreign) ATMs charge a terminal usage fee or surcharge for transactions on their ATMs. If assessed, their fee will be in addition to those stated below.	
ATM Transactions on Any Non-Gold Key <sup>®</sup> (Foreign) ATMs	
Each Withdrawal, Balance Inquiry or Transfer.....	\$2.00
Point-Of-Sale (POS) Transactions.....	FREE

## MISCELLANEOUS SERVICES

*The following services and prices may vary by location and are subject  
to change without notice. Some restrictions may apply.*

Cashier's Checks	
Account Holder .....	\$3.00
Non-Account Holder .....	\$5.00
Declaration of Loss Processing.....	\$35.00
Check Cashing Services	
Account Holder .....	FREE
Non-Account Holder .....	2% (Minimum charge of \$5.00)
Coin Counting	
Account Holder .....	FREE
Non-Account Holder .....	7.5% of amount
Coin Wrapper/Bill Straps (per 1,000) .....	\$5.00
Collection Item*	
Incoming .....	\$7.50
Outgoing	
Account Holder .....	\$7.50
Non-Account Holder .....	\$15.00
*Plus postage, insurance, and other correspondent bank fees as applicable	
Zipper Bag	
Small .....	\$5.00
Large .....	\$7.00

Telephone Services

Checking and Savings Account Assistance from a Bank Employee .....	\$3.00
24-Hour Account Information Hotline.....	FREE
Transfers between Accounts .....	FREE

Foreign Currency Exchange

Account Holder	
Currency (Buys and Sells) <\$300 USD* .....	\$10.00
Currency (Buys and Sells) >\$300 USD* .....	FREE
*Plus postage, insurance, and other correspondent bank fees as applicable	

Non-Account Holder

Currency (Buys and Sells) <\$300 USD* .....	\$20.00
Currency (Buys and Sells) >\$300 USD* .....	\$10.00
*Plus postage, insurance, and other correspondent bank fees as applicable	

MasterCard® Gift Card

Purchase Price (each) .....	\$2.00
Replacement of Lost/Stolen Card .....	\$15.00
Cash Out Fee.....	\$15.00
Inactivity Fee .....	\$15.00
(No activity for 12 months. The inactivity fee is a monthly fee equal to the lesser of \$15 or the remaining unused funds on the card)	

Money Orders

Account Holder .....	FREE
Non-Account Holder (each) .....	\$0.69

Notary

Account Holder .....	FREE
Non-Account Holder .....	\$5.00

Photocopy (each).....\$0.20

Postage Stamps ..... Current Rate

Rolled Coin Deposited/Purchased ..... FREE

Safe Deposit Boxes ..... Prices upon request

Safety Seal Deposit Bags..... Prices upon request

Send/Receive Fax (each page) .....\$1.00

Signature Guarantee

Account Holder .....

Strapped Currency Deposited/Purchased..... FREE

Third Party Credit and Account Inquiries..... \$10.00

Western Union® ..... Prices upon request

Wire Transfer—Domestic

Incoming

Account Holder .....	\$5.00
Non-Account Holder .....	\$20.00

Outgoing

Account Holder .....	\$15.00
Non-Account Holder .....	\$25.00

Wire Transfer—Foreign\*

Outgoing

Account holder .....

*\*Plus correspondent bank fees as applicable*

**COMMERCIAL ANALYSIS CHARGES**

*These fees are specific to accounts on analysis. Final determination of accounts to be placed on analysis will be at the Bank's discretion.*

Analysis Statement .....	\$1.00
Coin Wrappers/Bill Straps (per 1,000) .....	\$4.00
Items Deposited (FNBT/FCB).....	\$0.0426
Items Deposited (from other banks).....	\$0.0826
Maintenance Charge.....	\$10.00
Rolled Coin .....	\$0.08
Service Chargeable Credit .....	\$0.30
Service Chargeable Debit .....	\$0.12
Strapped Currency	
Deposited (per \$1,000) .....	\$0.35
Purchased (per strap).....	\$0.35

**EXTENDED ACCOUNT SERVICES**

*These services are specialized and may require additional equipment.*

*Contact the New Accounts Department for details and prices.*

- Account Information Reporting Services
- Deposit Preparation Services
- Electronic Banking Services/Fee Schedule
- Automated Clearing House (ACH) origination
- Online Services