

**COLLECTIONS**

Non-Customer .....	Not Available
Domestic .....	\$15 Per Item
International .....	\$25 Per Item

**WIRE TRANSFER CHARGE/DOMESTIC**

Non-Customer .....	Not Available
Incoming Domestic.....	\$16
Outgoing Domestic .....	\$32
Return Wire Fee .....	\$13

**WIRE TRANSFER CHARGE/FOREIGN**

Non-Customer .....	Not Available
Incoming Foreign .....	\$37
Outgoing Foreign .....	\$74
Return Wire Fee .....	\$13

**SAFE DEPOSIT BOXES - ANNUAL RENTAL**

3x5 .....	\$40 - \$5 Discount W/Payment Auto Draft
5x5 .....	\$55 - \$5 Discount W/Payment Auto Draft
3x10 .....	\$65 - \$5 Discount W/Payment Auto Draft
5x10 .....	\$75 - \$5 Discount W/Payment Auto Draft
10x10 .....	\$95 - \$5 Discount W/Payment Auto Draft
Lost Key .....	\$10 Plus Cost to Drill Box (Minimum \$175)
Late Rental Payment.....	10% of Amount Due

**MISCELLANEOUS CHARGES**

Account Closing.....	\$25 If Closed Within 90 Days
Account Printout, Copy of Statement or Special Statement.....	\$5
Account Reconciliation .....	\$26.00 Per Hour/\$26.00 Minimum
Account Research .....	\$26.00 Per Hour/\$26.00 Minimum
ATM Mini Statement .....	\$1.25
ATM Transactions - Foreign ATM Withdrawal .....	\$2.49 Per Transaction
ATM Surcharge (Non-Customer at FFB ATM) .....	\$4.00 Per Transaction
1031 Exchange .....	\$1000 Per Transaction

**BILL PAY**

Account to Account Transaction .....	\$2
Overnight Check .....	\$14.95
Same Day Bill Pay.....	\$9.95
Cashier's Checks (Customer) .....	\$5

**CHECK CASHING**

Non-Customer Cashing Business Customer Check.....	\$5
Check Images in Statements.....	\$5.69
Check Printing.....	Fees Vary with Style Ordered
Copy of Canceled Check.....	\$5
Counter Checks .....	\$1 Per Page
Deposit Account Verification.....	\$7.50
Deposit Correction Fee (Per Correction Over 2 Per Statement Cycle) .....	\$7
Disposable Bags .....	15¢



## Personal & Business Account Fees & Service Charges

March 1, 2024

### MISCELLANEOUS CHARGES CONTINUED

Dormant Account Fee (After 12 Months; Checking Accounts Only)	\$10 Per Month
Fax In/Out (Customers)	\$1 Per Page Local/\$2 Per Page
Foreign Currency Purchase (Customers)	\$25 Plus Shipping
Legal Process Fee (Including but not limited to Garnishment, Government Levy, Escheatment and similar orders)	\$150 or 3% of Amount, Whichever is Higher
Hold Mail Fee (Not Available to New Customers)	\$5
HSA Enrollment Fee (One Time Fee)	\$25
IRA/HSA Annual Maintenance Fee	\$15
IRA/HSA Custodial Transfer Fee	\$50
NSF Paid Item Fee (Item Greater Than \$10 or OD Greater Than \$10) <sup>1</sup>	\$37 Per Item
NSF Returned Item Fee (Item Greater Than \$10 or OD Greater Than \$10) <sup>1</sup>	\$37 Per Item
Overdraft Charge (beginning second day of overdraft) <sup>2</sup>	\$7 Per Day
Overdraft Protection	\$7 Per Transfer
Paper Statement Fee <sup>3</sup>	\$2 Per Month
Photocopies	25¢ Per Page
Replacement Debit Card	\$12
Replacement Debit Card + Expedited Shipping	\$35
Return Deposit Item	\$11
Return Mail Fee	\$5 Per Month
Same Day ACH	5¢ Per Entry
Stop Payment Order	\$37 at Branch (\$32 When Placed Online Using eCorp)
Telephone/Fax Transfer Request	\$6
Zipper Bags	\$5

## Business Account Fees & Service Charges

March 1, 2024

### ANALYSIS FEES (Includes ACH & Cash Services Customers)

Account Maintenance Fee	\$10 Per Month
Collection Domestic	\$15
Collection International	\$25
Disposable Bags	15¢
Deposited	11¢ Per Item
Items Paid	11¢ Per Item
ACH Items (Debits and Credits)	11¢ Per Item
Return Deposited Item	\$11
Rolls of Coin	25¢ Per Roll
Straps of Currency (Made Available)	78¢ Per Strap
Merchant Operated ATM Support Fee	\$25 Per Month

### eCORP FEES

ACH Origination	\$30 Per Month
eDeposit Merchant Capture	\$39 Per Month
Access/Internal Transfer	\$7 Per Month
Positive Pay	\$4 Per Month
Same Day ACH	5¢ Per Entry
Wires	\$14 Per Month

1) Fee applies to overdraft item greater than \$10.00 paid or returned with no more than five items charged each day. A NSF fee will not be charged for any item that overdraws your account by \$10.00 or less.

2) The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

3) Paper statement fee applies to the following accounts: Essential Free Checking, Enhanced Checking, Employee Advantage Checking, Community Heroes Checking, Elite Checking and Community Partners Checking.



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