

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

Effective 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	\$150 or 3% of Amount, Whichever is Higher (Including but not limited to Garnishment, Government Levy, Escheatment and similar orders)
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)*	\$37 Per Item¹
NSF Returned Item Fee (Item Greater Than \$10 or OD Greater Than \$10)*	\$37 Per Item¹
Overdraft Charge (beginning second day of overdraft)*	\$7 Per Day²
Overdraft Protection*	\$7 Per Transfer
Paper Statement Fee (Personal Checking Only)*	\$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

Effective 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

* Update effective March 1, 2024

- 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.



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