

COLLECTIONS

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

WIRE TRANSFER CHARGE/DOMESTIC

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

WIRE TRANSFER CHARGE/FOREIGN

Incoming Foreign.....	\$37
Non-Customer.....	Not Available
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
Late Rental Payment.....	10% of Amount Due
Lost Key.....	\$10 Plus Cost to Drill Box (Minimum \$175)

BILL PAY

Account to Account Transaction.....	\$2
Overnight Check.....	\$14.95
Same Day Bill Pay.....	\$9.95

MISCELLANEOUS CHARGES (SOME CHARGES/FEEES MAY APPEAR AS MISCELLANEOUS DEBITS ON PERIODIC STATEMENTS)

1031 Exchange.....	\$1000 Per Transaction
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
Cashier's Checks (Customer).....	\$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.....	21¢ Per Bag
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
Hold Mail Fee (Not Available to New Customers).....	\$5



Personal & Business Account Fees & Service Charges

March 18, 2026

IRA Annual Maintenance Fee	\$15
IRA/HSA Custodial Transfer Fee.....	\$50
Legal Process Fee	\$150 or 3% of Amount, Whichever is Higher (Including but not limited to Garnishment, Government Levy, Escheatment and similar orders)
Non-Customer Cashing Business Customer Check	\$5
NSF Paid Item Fee (Item Greater Than \$10 or OD Greater Than \$10) ¹	\$37 Per Item
NSF Returned Item Fee (Item Greater Than \$10 or OD Greater Than \$10) ¹	\$37 Per Item
Overdraft Charge (beginning second day of overdraft) ²	\$7 Per Day
Overdraft Protection Charge	\$7 Per Transfer
Paper Statement Fee ³	\$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
Rolls of Coin.....	25¢ Per Roll
Same Day ACH	5¢ Per Entry
Stop Item Charge(s)	\$32 at Branch or Online
Telephone/Fax Transfer Request	\$6
Zipper Bags.....	\$5

Business Account Fees & Service Charges

March 18, 2026

ANALYSIS FEES (Includes ACH & Cash Services Customers)

Account Maintenance Fee	\$10 Per Month
ACH Items (Debits and Credits)	11¢ Per Item
Collection Domestic	\$15
Collection International	\$25
Deposited	11¢ Per Item
Disposable Bags.....	21¢ Per Bag
Items Paid	11¢ Per Item
Merchant Operated ATM Support Fee	\$25 Per Month
Return Deposited Item	\$11
Rolls of Coin.....	25¢ Per Roll
Straps of Currency (Made Available).....	78¢ Per Strap

BUSINESS ONLINE BANKING FEES

Access/Internal Transfer	\$7 Per Month
ACH Origination	\$30 Per Month
eDeposit Merchant Capture	\$39 Per Month
Positive Pay (ACH and Check)	\$6 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 charge 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 Checking, Enhanced Checking, Employee Advantage Checking, Community Heroes Checking, Elite Checking and Community Partners Checking.

