

BUSINESS FEE SCHEDULE



At First Bank and Trust, we offer many convenient services to our clients at NO CHARGE. Some of these include the following:

Online banking to check balances, transfer funds, pay bills, view statements, and check images

Online Billpay provides you the ability to pay bills electronically or through issuance of a paper check – save time and money on stamps and envelopes¹

Mobile Banking provides easy and convenient access to your accounts through your smartphone, tablet or iPad²

VISA Checkcard or ATM withdrawals³ and Point of Sale purchases

First Bank by Phone – automated service to check balances, see if a check has cleared, and more

Electronic Statements accessed securely through Online Banking

Treasury Management Fees

ACH Origination		Positive Pay	
ACH Software Licensing Fee / Start Up	No Charge	Fraud Prevention Tool – Monthly Maintenance	\$50.00
ACH Monthly Maintenance	\$25.00		
ACH Debit Block Monthly Maintenance	\$10.00	Money Position Services	
File Transmission (per file)	\$5.00	Sweep Monthly Maintenance-Line of Credit Sweep	\$125.00
ACH Per Debit Item	\$0.16	Zero Balance Account	
ACH Per Credit Item	\$0.13	Monthly Maintenance-ZBA (parent account)	\$10.00
ACH Correction – File / Item	\$5.00	Monthly Maintenance-ZBA (sub account)	\$5.00
Return Items (NSF, closed accounts, etc.) and NOC	\$6.00	Remote Deposit Capture (RDC)	
		RDC Monthly Maintenance	\$40 mo/\$25 mo Tuition Partners
		RDC per item deposited	No Charge
		Scanner	Based on check volume
		Per item deposited by Business Mobile App	No Charge
Lockbox Services			
Standard Implementation	\$100.00		
Monthly Maintenance	\$100.00		
Per Item Processed	\$0.30		
Fax, Email, Scan	\$3.00		
PO Box Monthly Rental	\$3.00		

Miscellaneous Business Fees

Account Services		Coin & Currency Services	
Account Closing (within 180 days)	\$25.00	Coin Purchased (per roll)	\$0.08
Balance Inquiry (non-automated)	\$2.00	Currency Purchases (per strap)	\$.025 / strap
Cashier's Check	\$5.00	Bulk Coin Processing	\$2 / bag
Dormant Accounts (after 18 months with no activity)	\$5.00/mo	Collection Items	\$20.00
Transfer (non-automated)	\$2.00	Collection Items (with document review)	\$25.00
Government Reclamations (paper or ACH)	\$20.00	Collection Items (foreign)	\$35.00
Insufficient Funds Charge	\$35.00	Deposit Correction	\$2.00
Legal Process Response	\$75.00	Night Depository Service	No Charge
Money Order	\$5.00	Night Deposit Bags & Vault Supplies	Priced by request
Multiple Signature Review	\$25.00	Safe Deposit Boxes	
Overdraft Charge (per item)	\$35.00	Annual Rental	Varies
Returned Deposit Item (Chargeback)	\$6.00	Late Payment Fees	\$10.00
Continuous Overdraft Charge (after 5 days)	\$32.00	Replacement Key	At Cost
Mobile Deposit Item	No Charge	Drill Box Fee	At Cost
Paper Statement Fee ⁴	\$5.00	Special Services Requests	
Savings Transfer (to cover a checking overdraft)	\$7.00 each	At times, certain services require special handling or a quick response to meet a client's request. The fees below apply to branch or operations services, including research, return items processing, collections, and wire transfers.	
Stop Payment	\$32.00	Account History Printout	\$3.00/page
Temporary Checks (10)	\$2.00	Account Reconciliation	\$20.00/hour
Uncollected Return Item Fee	\$35.00	Copy of Item (research item fee)	\$3.00 each
Uncollected Paid Item Fee	\$35.00	Statement Copy (Regular or Analysis Statement)	\$5.00 + \$2/page
		Notification by Phone or Fax Research Fee	\$3 (+\$0.50/page)-\$25/hr
Wire Transfers		ATM Transactions	
Incoming Domestic	\$15.00	At FBT ATMs (including Community Cash Network)	No Charge
Outgoing Domestic- in person/Business Online Banking (BOLB) Outgoing Domestic-by phone, fax, email	\$23.50	Non-FBT ATMs	
Incoming International	\$40.00	Withdrawals	\$1.00
Outgoing International	\$45.00	Balance Inquiries	\$1.50

Toll Free (877) 426-2498 • www.FBOnline.com

¹Bill Payment is offered at no additional monthly or transaction cost unless you choose expedited processing which is billed at \$14.95 per transaction. Please consult your enrollment agreement or an account representative for charges that may apply.

²Standard data and message rates from your wireless carrier may apply.

³Other non-FBT ATMs may have surcharges or fees from the machine owner that may be charged to your account.

⁴A Paper Statement Fee may be assessed on your account (check your account disclosures) but can be avoided and credited back to your account when you enroll in E-Statements.