

PERSONAL 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

¹Online Billpay provides you the ability to pay bills electronically or through issuance of a paper check-save time and money on stamps and envelopes

Mobile Banking provides easy and convenient access to your accounts through your smartphone²

VISA Checkcard for ATM withdrawals³ and Point of Sale purchases

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

⁴Electronic Statements accessed securely through Online Banking

Miscellaneous Consumer Fee Schedule

ATM Transactions

At FBT ATMs	No Charge
Non-FBT ATMs	
Withdrawals	\$1.50
Balance Inquiry	\$1.00
ATM/Debit Card Replacement Charge	\$5.00

Account Services

Account Closing (within 180 days)	\$25.00
Balance Inquiry (non-automated)	\$2.00
Dormant Accounts (after 18 months with no activity)	\$5.00 / mo
Funds-Transfer (non-automated)	\$2.00
Funds Transfer from Savings (to cover a checking overdraft)	\$7.00 each
Government Reclamations (paper or ACH)	\$20.00
Insufficient (NSF) Paid Item Fee	\$35.00
Insufficient (NSF) Return Item Fee	\$35.00
Overdraft Charge (per item)	\$35.00
Returned Deposit Item (Chargeback)	\$6.00
Continuous Overdraft Charge (after 5 days)	\$32.00
Transfer Now	No Charge
Stop Payment	\$32.00
Temporary Checks (10)	\$2.00
Uncollected Return Item Fee	\$35.00
Uncollected Paid Item Fee	\$35.00

Check Printing Orders

Check printing for checks, deposit tickets, or withdrawal slips vary depending upon the style and quantity ordered. Ask your Banker for additional information.

Coin & Currency Services

Coin Purchased (per roll)	\$0.08 each
Currency Purchases (per strap)	\$0.25/strap
Bulk Coin Processing	\$2.00/bag
Deposit Correction	\$2.00
Night Depository Service	No Charge
Night Deposit Bags & Vault Supplies	Priced by request

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

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

³ ATM transactions at FBT ATMs and Community Cash Network locations are free. Other non-FBT ATMs may have surcharges or fees from the machine owner that may be charged to your account.

⁴ A monthly paper statement fee may be assessed on your account but can easily be avoided by enrolling in and receiving e-Statements which are provided at no charge (see your account disclosure)

Safe Deposit Boxes

Annual Rental	Varies by size
Late Payment Fees	\$10.00
Replacement Key	At Cost
Drill Box Fee	\$150.00

Special Services Requests

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.

Account History Printout	\$3.00 / page
Account Reconciliation	\$25.00
Cashier's Check	\$5.00
Collection Item	\$20.00
Collection Item (with document review)	\$25.00
Collection Item (foreign)	\$35.00
Copy of Item	\$3.00 each
Government Reclamation (paper or ACH)	\$20.00
Legal Process Response	\$75.00
Money Order	\$5.00
Multiple Signature Review	\$25.00
Notification by Phone or Fax	\$3.00(+ \$0.50/fax page)
Research Fee	\$25.00 / hr
Statement Copy	\$5.00 +\$2/page
Stop Payment	\$32.00
Temporary Checks (10)	\$2.00

Wire Transfer

Incoming Domestic Wires	\$23.50
Outgoing Domestic Wires	\$15.00
Incoming International Wires	\$23.50
Outgoing International Wires	\$40.00
	\$45.00

Toll Free (877) 426-2498

www.FBOnline.com

PERSONAL FEE SCHEDULE