

BUSINESS CASH MANAGEMENT FEE SCHEDULE



At First Bank and Trust, we offer many convenient services to our clients at NO CHARGE.

Some of these include the following:

- BUSINESS ONLINE BANKING** to check balances, transfer funds, pay bills, view statements, and check images
- ¹**BUSINESS ONLINE BILL PAY** provides you the ability to pay bills electronically or through issuance of a paper check saving you time and money on stamps and envelopes
- BUSINESS MOBILE BANKING** provides easy and convenient access to your accounts through your smartphone²
- BUSINESS 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
- ELECTRONIC STATEMENTS (E-STATEMENTS)** accessed securely through Online Banking

TREASURY MANAGEMENT FEES

Treasury Management Fees are typically customized for customers and depend upon the unique needs of the business entity(ies). Most Treasury Management customers utilize our Commercial Analysis Account which provides an earnings credit that can be used to offset transaction fees. The Earnings Credit is not interest earned, but it is changed periodically as interest rates change and is often based off the 90-day Treasury Bill (T-Bill) Rate. By combining the balances of multiple accounts, an earnings credit is applied as a credit on your account to be used to offset transaction charges. Call our Treasury Management professionals today to get a free pro-forma of how your company might benefit from many of our Treasury Management products including: ACH Origination, Lockbox Services, Positive Pay, Money Position Services, Remote Deposit Capture, Armored Delivery, and Vault Services.

ACH Origination

Courier Services

(typically 3rd party)

Cash Vault Services

Merchant Services

Money Position Services

Positive Pay (Fraud Protection)

Remote Deposit Capture

MISCELLANEOUS BUSINESS FEES

Account Services

Account Closing (within 180 days)	\$25.00
Balance Inquiry (non-automated)	\$2.00
Cashier's Check	\$5.00
Dormant Accounts (after 18 months with no activity)	\$5.00 / mo
Funds-Transfer (non-automated)	\$2.00
Government Reclamations (paper or ACH)	\$20.00
Insufficient Funds Charge	\$35.00
Legal Process Response	\$75.00
Money Order	\$5.00
Multiple Signature Review	\$25.00
Overdraft Charge (per item)	\$35.00
Returned Deposit Item (Chargeback)	\$6.00
Continuous Overdraft Charge (after 5 days)	\$32.00
Savings Transfer (to cover a checking overdraft)	\$7.00 each
Stop Payment	\$32.00
Temporary Checks (10)	\$2.00
Uncollected Return Item Fee	\$35.00
Uncollected Paid Item Fee	\$35.00
Wire Transfers - Domestic (Incoming)	\$15.00
Wire Transfers - Domestic (Outgoing)	\$23.50
Wire Transfers - International (Incoming)	\$40.00
Wire Transfers - International (Outgoing)	\$45.00

Coin & Currency Services

Coin Purchased (per roll)	\$0.12 each
Currency Purchases (per strap)	\$0.60/strap
Bulk Coin Processing	\$5/bag
Collection Items	\$20.00
Collection Items (with document review)	\$25.00
Collection Items (foreign)	\$35.00
Deposit Correction	\$2.00
Night Depository Service	No Charge
Night Deposit Bags & Vault Supplies	Priced by request

Safe Deposit Boxes

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

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	\$20.00 / hour
Copy of Item (research item fee)	\$3.00 each
Statement Copy (Regular or Analysis Statement)	\$5.00 plus \$2/page
Notification by Phone or Fax	\$3.00 (plus \$0.50/fax page)
Research Fee	\$25.00 / hr

ATM Transactions

At FBT ATMs	No Charge
Non-FBT ATMs	
Withdrawals	\$1.50
Balance Inquiry	\$1.00

¹Bill 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.

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.

⁴ A 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 are enrolled in and receive e-Statements when you enroll in E-Statements

Toll Free - (877) 426-2498

www.FBOnline.com