



## Schedule of Fees

Consumer Accounts

All fees are per transaction / occurrence, unless otherwise stated.

ACCOUNT SERVICES			
Stop Payment			
Via Customer Service		\$35.00	
Via Online Banking		\$30.00	
Chargeback (Return Deposit Item)		\$15.00	
Re-Deposit Chargeback		\$4.50	
Insufficient Funds - Return Item Fee		\$39.50	
Insufficient Funds - Overdraft Fee		\$39.50	
Continuous Daily Overdraft Fee <sup>1</sup> (Each day the account is overdrawn, beginning 3 days after the account is first overdrawn)		\$5.00/day	
Large Return Item Fee (>=\$2,500)	Return Item Fee +	\$25.00	
Account Closing Fee (closed within 6 months of opening)		\$50.00	
Dormant Account Fee <sup>2</sup>		\$10.00/month	
Excess Money Market or Savings Transaction <sup>3</sup>		\$10.00	
Audit Confirmation or Verification of Deposit (VOD)		\$20.00	
Research Fee (minimum charge \$62.50)		\$125.00/hour	
Research with Paper Copies	\$0.30/page + Research Fee		
Endorsement Stamp		\$25.95	
TRANSFERS			
Account Transfer (via Online Banking)		Free	
Sweep Transfer (Auto Funds Transfer)		\$10.00	
Telephone Transfer (Account Transfer via Customer Service)		\$10.00	
Incoming Wire Transfer		\$15.00	
Outgoing Domestic Wire Transfer		\$25.00	
Outgoing International Wire Transfer		\$40.00	
Outgoing Repetitive Wire Transfer		\$15.00	
CHECK AND STATEMENT SERVICES			
Monthly Statement – Electronic		Free	
Monthly Statement – Paper		\$3.95	
Check Images with Monthly Statement			
Front Only			Free
Front and Back			\$7.50 + Monthly Statement Fee
Copy of Canceled Check or Deposit Item			\$7.50
Copy of Monthly Statement			\$7.75
Purchase of Official Check			\$8.00
Purchase of Official Check in Foreign Currency			\$40.00 + Shipping Cost
DEBIT CARD TRANSACTIONS AND SERVICES			
ATM Account to Account Transfers			Free
ATM Deposit (First American Bank ATMs only)			Free
Withdrawals at First American Bank ATMs			Free
Withdrawals at Allpoint & Presto! ATMs			Free
Withdrawals at all other ATMs			\$3.00
ATM Balance Inquiry			\$2.00
Debit Card Replacement - Standard			\$10.00
Debit Card Replacement - Rush			\$25.00
International Transaction Fee			2.75%
LEGAL PROCESSING			
Citations, Garnishments, Levies and Other Court Orders			\$175.00
COLLECTION SERVICES			
Collection Item (Foreign Check or Draft)			\$45.00 + Processing Costs <sup>4</sup>
Canadian Item in CAD < \$5,000			\$5.00 + Processing Costs <sup>4</sup>
Canadian Item in USD < \$5,000			\$5.00
SAFE DEPOSIT BOX			
Key Duplication			\$30.00
Lost Keys; Drilling			\$167.50

<sup>1</sup>A Continuous Daily Overdraft Fee will also apply when any fee causes an account to drop below a zero balance.

<sup>2</sup>Accounts become dormant after an extended period of customer inactivity. Checking/Money Market accounts become dormant after 12 months. Savings accounts become dormant after 24 months.

<sup>3</sup>Applies to every withdrawal or transfer after six during a statement cycle made by preauthorized or automatic transfer, telephone order or instruction, computer transfer, or by check, draft, debit card or similar order.

<sup>4</sup>Processing Costs may include correspondent bank fees, collecting bank fees, communication fees, messenger fees and other related fees.