

# SCHEDULE OF FEES

Effective March 18, 2025

## DEPOSIT ACCOUNT SERVICES

Copy of Items	1-5 items-\$5/copy
(Check, Statement, Tax document, etc.)	6 or more-\$1/copy
Domestic Collection Item (coupons, bonds, etc.)	\$15.00/each + costs
Foreign Collection Item	\$35.00/each + costs
Inactivity Fee <sup>2</sup>	\$8.00/ month
Early Closing Fee <sup>4</sup>	\$25.00/ account
Excessive Activity Fee	\$5.00/month Savings \$25.00/stmt cycle MMDA
Encoded Counter Document	\$1.00/item
NSF Return Item Fee	\$30.00/item
Overdraft Fee	\$30.00/item
Overdraft Transfer Fee	\$10.00/transfer
Posting Transfer Request	\$25.00/account
Reclear Deposited Item	\$4.00/item
Stop Payment Fee	\$32.00/item
Telephone Transfer	\$5.00/item
Verification of Deposit	\$20.00/each

## ATM/DEBIT CARD SERVICES

Debit Card Replacement	\$5.00/each
Allpoint Network ATM Withdrawal Fee <sup>1</sup>	\$0/each
Non-First Bank ATM Withdrawal Fee	\$3.00/each
International Transaction Service Charge	3% in US Dollars

## RETIREMENT PLANS

Account Closure or Transfer	\$15.00/account
Annual Plan Maintenance <sup>5</sup>	\$10.00/account

## STATEMENTS<sup>6</sup>

eStatement	FREE
eStatement/Images	\$1.00/stmt cycle
Paper Statement	\$3.00/stmt cycle
Paper Statement/Images	\$4.00/stmt cycle

## SAFE DEPOSIT BOXES (where available)<sup>3</sup>

See Safe Deposit Price Sheet for Pricing

## WIRE TRANSFERS

Incoming	\$15.00/each
Outgoing - Domestic	
In Branch	\$35.00/each
Telephone	\$25.00/each
Outgoing - International	\$55.00/each

## SPECIAL SERVICES

Cashier's Check (clients only)	\$7.00/each
Money Order (clients only)	\$5.00/each
Notary Service (where available)	\$1.00/each
Gift Card	\$4.95/each
Legal Process (Levies, liens, garnishments, etc.)	\$100.00/each
Photocopies	\$1.00/copy
Signature Guarantee (where available)	\$5.00/each

## INTRAFI NETWORK DEPOSITS

ICS Monthly Fee	\$25.00/month
CDARS Setup Fee (Per Account)	\$25.00



Member FDIC

<sup>1</sup> No ATM Surcharge Fee at an Allpoint® Network ATM. <sup>2</sup> Assessed on certain checking accounts after one full year of account inactivity and on certain savings accounts after three full years of inactivity. <sup>3</sup> Safe Deposit Boxes are not FDIC insured. <sup>4</sup> Applies to accounts closed within 180 days of account opening. <sup>5</sup> Does not apply to CESA IRA. <sup>6</sup> If images are included on a Paper Statement, there will not be an additional fee assessed when images are included on an eStatement provided in eBanking. **NOTE:** Certain fees may be waived for different accounts (see Truth in Savings Disclosure, Product Brochure, Product/Rate Sheet, or first.bank for details).