

PERSONAL SCHEDULE OF FEES

Effective September 25, 2023

DEPOSIT ACCOUNT SERVICES

Copy of Items	1-5 items - \$5/item
(Check, Statement, Tax document, etc.)	Add'l items - \$1/item
Domestic Collection Items (coupons, bonds, etc.)	\$15.00/each + costs
Foreign Collection Items	\$35.00/each + costs
Inactivity Fee ²	\$8.00/ month
Early Closure Fee ⁴	\$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
Return Deposited Item	\$12.50/ item
Stop Payments	\$32.00/item
Telephone Transfer	\$5.00/item
Verification of Deposit	\$20.00/each

ATM/CARD SERVICES

Debit Card Replacement	\$5.00/each
Allpoint Network ATM Withdrawal Fee ¹	\$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 ⁵	\$10.00/account

STATEMENTS⁶

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)³

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/page
Signature Guarantee (where available)	\$5.00/each

INTRAFFI NETWORK DEPOSITS

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



Member FDIC

¹ No ATM Surcharge Fee at an Allpoint Network ATM. ² Assessed on checking accounts after one full year of account inactivity. ³ Safe Deposit Boxes are not FDIC insured. ⁴ Applies to accounts closed within 180 days of account opening. ⁵ Does not apply to CESA IRA. ⁶ 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: Some fees may be waived for different accounts (see Product eBrochure and Product/Rate Sheet or first.bank for details).