

**Schedule of Service Fees
Effective May 14, 2018**

Check Cashing	
Deposit Clients	No Charge
<i>Non-Deposit Clients</i>	
Not On-us—Including Government (each)	\$ 10.00
Check Issuance and Collection	
Official Checks	\$ 15.00
Personal Money Order for Client (each)	\$ 5.00
Counter Checks (4 on a sheet)	\$ 4.00
Canadian check processing (each plus costs)	\$ 10.00
<i>Collection Items</i>	
Incoming (per item)	\$ 25.00
Outgoing (per item)	\$ 25.00
Card Transactions	
ATM/Debit Card Issue (new account)	No Charge
ATM/Debit Card Replacement (each)	No Charge
Express Issue/Replacement of ATM/Debit or Credit Card (each)	\$ 30.00
ATM/Debit Card or Mastercard Point-of-Sale (POS) Purchase (each)	No Charge
Non-Disputed Transaction Record Copy	\$ 15.00
<i>ATM Transaction fees when using FCB locations</i>	
Inquiry (each)	No Charge
ATM Withdrawal (each)	No Charge
ATM Deposit (each)	No Charge
ATM Transfer (each)	No Charge
<i>ATM Transaction fees when using ATMs other than FCB, Freedom ATM Alliance & AllPoint locations</i>	
ATM Inquiry (each)	\$ 2.50
ATM Withdrawal (each)	\$ 2.50
ATM Deposit (each)	\$ 2.50
ATM Transfer (each)	\$ 2.50
<i>International Network Pass-Thru Fees</i>	
Mastercard (MC) Cross Border (% of transaction amount)	.90%
Mastercard (MC) Currency Conversion (% of transaction amount)	.20%
BillPay Products	
<i>A2A (Account to Account) Transfers¹</i>	
External financial institution to FCB account	No Charge
FCB account to external financial institution (per transaction)	No Charge
Person-to-Person Transfers (per transfer) ¹	\$.50
<i>Expedited BillPay Options¹</i>	
Charitable Donation	\$ 1.99
Gift Check	\$ 2.99
Overnight Delivery	\$ 19.95
2 nd Day Delivery	\$ 14.95
Electronic Rush Payments	\$ 4.95
Wire Transfers	
<i>Services Available for Clients Only (fees are per transfer)</i>	
Incoming – Domestic	\$ 20.00
Outgoing – Domestic	\$ 25.00
Incoming – International	\$ 20.00
Outgoing – International	\$ 55.00
Foreign Exchange	
<i>Services Available for Clients Only (fees are per transaction)</i>	
Currency Issue (each/plus costs)	\$ 15.00
Non-Sufficient Funds and Overdrafts	
Fee for Overdraft (OD) or Non-Sufficient Funds (NSF) occurrence (per item) ²	\$ 35.00
The OD and NSF fees are limited to four (4) per day at a maximum of \$140.00 per day	
The OD fee will be waived where the daily negative balance is \$5 or less	
Continuous Overdraft Fee (OD), per Business Day, beginning on the 5th calendar day of continuous overdraft ²	\$ 8.00
Automated Account to Account Transfer of Funds for Overdraft Protection	\$ 15.00
May be for the exact amount needed including the fee (if applicable) or initiated for any client selected dollar amount	
The fee is waived if the transfer amount is less than \$25	

Certificates Of Deposit And IRAs	
Transfer IRA to Another financial institution	\$ 50.00
IRA Early Redemption Administrative Fee	\$ 25.00
Statement Options	
eStatement	No Charge
Image Statement (per month) ³	\$ 3.00
Return Mail Fees (per item)	\$ 5.00
Investment Services	
Notary Fees (per document) <i>Only available to clients</i>	\$ 5.00
Medallion Signature Guarantee (per document)	\$ 5.00
U.S. Government Securities Transactions (each)	\$ 50.00
Legal Processing	
Domestic Relations Request (each)	\$ 100.00
All other legal requests (each-plus research cost)	\$ 200.00
Miscellaneous Handling Services	
Wrapped Coin Furnished (per roll)	\$.08
Night Deposit Service (per year)	\$ 25.00
Night Deposit–Canvas Bag (per bag processed)	\$ 1.00
Night Deposit–Disposable Bag (per bag processed)	\$ 0.75
Night Deposit–Locking Canvas Bag Purchase (per bag)	\$ 25.00
Safe Deposit Box and Convenience Box	
Key Replacement	\$ 25.00
Drilling a Box (plus cost)	\$100.00
Inventory (per hour)	\$ 25.00
Other Applicable Account Fees	
Stop Payment Fee (per item)	\$ 32.00
Deposited or Cashed Item Returned (per item)	\$ 12.00
Deposit Account Title Change (per account)	\$ 5.00
Account Inactivity Fee	\$ 5.00
(Hometown Checking, Hometown + Interest, Hometown + Solutions, Hometown + Interest + Solutions, Free Business Checking, Elite Business Checking, Business Checking, Small Business Sweep and Elite Business Sweep)	
A monthly inactivity fee is assessed if the account has no client activity for one year.	
Activity is defined as deposits or withdrawals to the account.	
Check and Deposit Ticket Printing/Reorder	Varies
Fee is based on check style and design	
CD ROM for Business Lockbox Service (per month)	\$ 20.00
Indemnity Agreement	\$ 10.00
<i>Account Reconciliation/Research of Records –Includes Deposit and Loan Related Research</i>	
Research (per hour – 1 hour minimum)	\$ 25.00
Requests of 3 copies or less will not be charged the hourly Research fee.	
Statement Copies (per statement)	\$ 5.00
Check Copies (per page – 12 checks per page)	\$ 5.00
Deposit Tickets and Associated Checks (per copy)	\$ 5.00
<i>Lobby Coin Counter Fee:</i>	
FCB Account Holder	No Charge
Non-Account Holder	5% Fee

¹ Standard message, data and internet service provider rates may apply.

² Fees may be imposed for covering ODs created by check, in-person withdrawal, ATM withdrawal, or other means

³ **Excluding:** ALL Business Checking Accounts

If you have questions about this Schedule of Service Fees or your account, please feel free to contact a Financial Solutions Specialist at any of our community offices or call our Engagement Center at 800.711.2265.

Keep this Disclosure for future records.