

Schedule of Service Fees

Effective September 13, 2021



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| 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 ¹</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% |
| Digital Payment Services ² | |
| Person-to-Person Payments | No Charge |
| External Transfers between an FCB account and another bank | No Charge |
| <i>Expedited BillPay Options</i> | |
| Overnight Delivery | \$ 19.95 |
| 2 nd Day Delivery | \$ 14.95 |
| Electronic Rush Payments | \$ 4.95 |
| <i>GiftPay Options</i> | |
| Charitable Donation | \$ 1.99 |
| Gift Check | \$ 2.99 |
| 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) ³ | \$ 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 ³ | \$ 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 | |

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| 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 |
| Paper Statement | No Charge |
| Image Statement (per month) ⁴ | \$ 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 (includes key replacement) | \$150.00 |
| Other Applicable Account Fees | |
| Stop Payment Fee (per item) | \$ 32.00 |
| Deposited or Cashed Item Returned (per item) | \$ 15.00 |
| One-Time ACH Loan Payment Convenience Fee | \$ 5.00 |
| Account Inactivity Fee | \$ 5.00 |
| (Hometown Checking, Hometown + Interest, Hometown + Solutions, Hometown + Interest + Solutions, Business Checking, Business Solutions Checking, Elite 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. | |
| Excessive Transaction Fee (per item) ⁵ | \$ 6.00 |
| (Applies to ALL Personal and Business Savings and Money Market accounts) | |
| 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 |
| Lobby Coin Counter Fee: | |
| FCB Account Holder | No Charge |
| Non-Account Holder | 5% Fee |

¹ In addition to the fees imposed by FCB, other financial institutions and/or ATM operators may charge for the use of their ATMs.

² We don't charge for these services but standard message, data and internet service provider rates may apply so check with your carriers.

³ Fees may be imposed for covering ODs created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

⁴ **Excluding:** ALL Business Checking Accounts

⁵ The number of free withdrawals or transfers from a savings or money market account to another account of yours or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six (6) per statement cycle. The Excess Transaction Fee will be charged for each debit paid in excess of six (6) during a statement cycle.

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.