

Schedule of Service Fees

Effective September 15, 2020



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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 (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 |
| One-Time ACH Loan Payment Convenience Fee | \$ 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 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

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.