

# Schedule of Service Fees

Effective May 10, 2023



<b>Check Cashing</b>	
Deposit Clients	No Charge
<b>Check Issuance and Collection</b>	
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
<b>Collection Items</b>	
Incoming (per item)	\$ 25.00
Outgoing (per item)	\$ 25.00
<b>Card Transactions</b>	
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
<b>ATM Transaction fees when using FCB locations</b>	
Inquiry (each)	No Charge
ATM Withdrawal (each)	No Charge
ATM Deposit (each)	No Charge
ATM Transfer (each)	No Charge
<b>ATM Transaction fees when using ATMs other than FCB, Freedom ATM Alliance &amp; AllPoint locations <sup>1</sup></b>	
ATM Inquiry (each)	\$ 3.00
ATM Withdrawal (each)	\$ 3.00
ATM Deposit (each)	\$ 3.00
ATM Transfer (each)	\$ 3.00
<b>International Network Pass-Thru Fees</b>	
Mastercard (MC) Cross Border (% of transaction amount)	.90%
Mastercard (MC) Currency Conversion (% of transaction amount)	.20%
<b>Digital Payment Services</b>	
Person-to-Person Payments <sup>2</sup>	No Charge
External Transfers between an FCB account and another bank <sup>2</sup>	No Charge
<b>Rush Payment BillPay Options <sup>3</sup></b>	
Overnight Delivery	\$ 34.95
2 <sup>nd</sup> Day Delivery	\$ 29.95
<b>GiftPay Options</b>	
Charitable Donation	\$ 1.99
Gift Check	\$ 2.99
<b>Wire Transfers</b>	
<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
<b>Foreign Exchange</b>	
<i>Services Available for Clients Only (fees are per transaction)</i>	
Currency Issue (each/plus costs)	\$ 35.00
<b>Non-Sufficient Funds and Overdrafts</b>	
Fee for Non-Sufficient Funds (NSF) occurrence (per unpaid item) <sup>4</sup>	\$ 35.00
Fee for Overdraft (OD) occurrence (per paid item) <sup>4</sup>	\$ 35.00
The NSF and OD fees assessed are limited to a combined total of 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 <sup>4</sup>	\$ 8.00
Automated Account to Account Transfer of Funds for Overdraft Protection Sweep	\$ 15.00
May be for the exact amount needed including the fee (if applicable) or initiated for any client selected dollar amount	
The fee does not apply for any of the following:	
<ul style="list-style-type: none"> <li>The transfer amount is less than \$25</li> <li>The transfer is from a linked Hometown Savings to any Hometown Checking account type</li> <li>The transfer is from any linked FCB account (including lines of credit) to a Hometown Checking + Solutions <sup>5</sup> or Hometown Checking + Interest + Solutions</li> </ul>	

<b>Certificates Of Deposit And IRAs</b>	
IRA External Transfer Withdrawal Fee	\$ 50.00
IRA Early Withdrawal Administrative Fee	\$ 25.00
<b>Statement Options</b>	
eStatement	No Charge
Paper Statement	No Charge
Image Statement Fee (per month) <sup>6</sup>	\$ 3.00
Return Mail Fees (per item)	\$ 5.00
<b>Investment Services</b>	
Notary Fees (per document) <i>Only available to clients</i>	\$ 5.00
Medallion Signature Guarantee (per document)	\$ 5.00
<b>Legal Processing</b>	
Domestic Relations Request (each)	\$ 100.00
All other legal requests (each-plus research cost)	\$ 200.00
<b>Miscellaneous Handling Services</b>	
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
<b>Safe Deposit Box and Convenience Box</b>	
Key Replacement	\$ 25.00
Drilling a Box (includes key replacement)	\$150.00
<b>Other Applicable Account Fees</b>	
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 <sup>5</sup> , 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) <sup>7</sup>	\$ 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	
<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

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

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

<sup>3</sup> Hometown Checking + Interest + Solutions will receive a 25% discount on all Rush Bill Payments. Discount will be applied to account as a refund on your statement.

<sup>4</sup> Fees may be assessed for covering Non-Sufficient Funds or Overdraft items created by check, in-person withdrawal, ATM withdrawal, or other electronic means in accordance with your Account Agreement.

<sup>5</sup> Hometown Checking + Solutions is no longer offered and is available for grandfathered accounts only.

<sup>6</sup> **Excluding:** ALL Business Checking Accounts

<sup>7</sup> The number of free withdrawals or transfers from a savings or money market account to another bank account of yours or to a third party by means of a preauthorized agreement, by telephone, online banking or initiated by check, draft, debit card, or similar order to a third party are limited to six (6) per statement cycle. This includes online bill payments and overdraft transfers. An Excessive Transaction Fee of \$6.00 may be charged to the savings or money market account for each debit paid in excess of six (6) during a statement cycle.

Fees are subject to change. The current fee listing can be found by visiting the [www.fcbbanking.com/regulatory-notice](http://www.fcbbanking.com/regulatory-notice) link located at the bottom of the home page. 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.