



Schedule of Fees

Consumer Accounts

All fees are per transaction / occurrence, unless otherwise stated.

ACCOUNT SERVICES		
Stop Payment		
Via Customer Service		\$35.00
Via Online Banking		\$30.00
Chargeback (Return Deposit Item)		\$15.00
Re-Deposit Chargeback		\$4.50
Insufficient Funds - Return Item Fee		\$39.50
Insufficient Funds - Overdraft Fee		\$39.50
Continuous Daily Overdraft Fee ¹ (Each day the account is overdrawn, beginning 3 days after the account is first overdrawn)		\$5.00/day
Large Return Item Fee (>=\$2,500)	Return Item Fee +	\$25.00
Account Closing Fee (closed within 6 months of opening)		\$50.00
Dormant Account Fee ²		\$10.00/month
Excess Money Market or Savings Transaction ³		\$10.00
Audit Confirmation or Verification of Deposit (VOD)		\$20.00
Research Fee (minimum charge \$62.50)		\$125.00/hour
Research with Paper Copies	\$0.30/page + Research Fee	
Endorsement Stamp		\$25.95
TRANSFERS		
Account Transfer (via Online Banking)		Free
Sweep Transfer (Auto Funds Transfer)		\$10.00
Telephone Transfer (Account Transfer via Customer Service)		\$10.00
Incoming Wire Transfer		\$15.00
Outgoing Domestic Wire Transfer		\$25.00
Outgoing International Wire Transfer		\$40.00
Outgoing Repetitive Wire Transfer		\$15.00
CHECK AND STATEMENT SERVICES		
Monthly Statement – Electronic		Free
Monthly Statement – Paper		\$3.95
Check Images with Monthly Statement Front Only		Free
Front and Back		\$7.50 + Monthly Statement Fee
Copy of Canceled Check or Deposit Item		\$7.50
Copy of Monthly Statement		\$7.75
Purchase of Official Check		\$8.00
Purchase of Official Check in Foreign Currency		\$40.00 + Shipping Cost
DEBIT CARD TRANSACTIONS AND SERVICES		
ATM Account to Account Transfers		Free
ATM Deposit (First American Bank ATMs only)		Free
Withdrawals at First American Bank ATMs		Free
Withdrawals at Allpoint & Presto! ATMs		Free
Withdrawals at all other ATMs		\$3.00
ATM Balance Inquiry		\$2.00
Debit Card Replacement - Standard		\$10.00
Debit Card Replacement - Rush		\$25.00
International Transaction Fee		2.75%
LEGAL PROCESSING		
Citations, Garnishments, Levies and Other Court Orders		\$175.00
COLLECTION SERVICES		
Collection Item (Foreign Check or Draft)		\$45.00 + Processing Costs ⁴
Canadian Item in CAD < \$5,000		\$5.00 + Processing Costs ⁴
Canadian Item in USD < \$5,000		\$5.00
SAFE DEPOSIT BOX		
Key Duplication		\$30.00
Lost Keys; Drilling		\$167.50

¹A Continuous Daily Overdraft Fee will also apply when any fee causes an account to drop below a zero balance.

²Accounts become dormant after an extended period of customer inactivity. Checking/Money Market accounts become dormant after 12 months. Savings accounts become dormant after 24 months.

³Applies to every withdrawal or transfer after six during a statement cycle made by preauthorized or automatic transfer, telephone order or instruction, computer transfer, or by check, draft, debit card or similar order.

⁴Processing Costs may include correspondent bank fees, collecting bank fees, communication fees, messenger fees and other related fees.