

Fee Schedule

FOR ALL SAVINGS AND CHECKING ACCOUNTS

Effective Aug. 12, 2024

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|---|------------------------|
| Account Research/ Reconciliation | \$25/hr |
| ATM, Foreign ATM for Noncustomers | \$3 |
| ATM, Foreign ATM for Customers | \$1.50 |
| International Surcharge | Varies |
| Cashier's Checks | \$5 |
| Charge-Off, Reopen Account. | \$25 |
| Check Cashing, Noncustomers | \$10 or 2.5% (greater) |
| Check, Image | \$1 |

Check or ACH items

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|---|------------|
| Item Returned, Chargeback Fee to Commercial Account | \$7.50 |
| Item Returned, Chargeback Fee to Personal Account | \$5 |
| Item Returned, Greater than \$5000 | \$5 |
| Overdraft Fee FNBT 360: \$25, Other \$28 | |
| Return NSF Item Fee FNBT 360: \$25, Other \$28 | |
| Overdraft Fee on item under \$5 | \$7 |
| Item Returned/Reprocessed Fee | \$5 |
| Check Substitute | \$5 |
| Closing Account Less than 90 days/\$25 | |
| CoinCount Machine 9% fee for noncustomers | |
| Coin Wrapping | \$.15/roll |
| Collections - Customers In/Out | \$17 |
| Collections - Noncustomers. | \$25 |
| Compliance Fee | \$150/mo. |
| Copies (photo copies) | \$.25/ea. |
| Debit Card, Change PIN. | \$5 |
| Debit Card, Replacement. | \$7.50 |
| Debit Card, Inactive 6 mo./\$2.50 | |
| Debit Card, Reactivation | \$5 |
| Dormant/Inactive Accounts \$5/mo | |
| <i>(Fee incurred after 13 months dormant if savings balance is below \$50, or after 7 months if checking balance is below \$1,000.)</i> | |
| Electronic Transfer/NSF Transfer | \$6 |
| Faxes for Noncustomers \$5 first page, then \$1/pg | |
| HSA Monthly | \$1 |
| IRA Annual | \$10 |

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| Indemnity for Lost Cashier's Check | \$30 |
| Levy/Garnishment | \$50 |
| Money Orders. | \$3 |
| Night Depository Service | \$2.50/mo. |
| Night Depository Bag | \$20 |
| Night Depository Key | \$5 |
| Notary Public for Noncustomers | \$5 |
| Safe Deposit Box Replacement Key | \$10 |
| Savings Withdrawals6 free, then \$2/ea. | |
| Savings, Paper Statement Fee [balance under \$5K] \$1.85 | |
| Savings, Balance Req'mt Fee [avg. balance under \$100] | \$3 |
| Special Handling Accounts | \$5 |
| Statement Hold for Pick Up | \$5 |
| Statement Mailed Duplicate. | \$5 |
| Statement on USB | \$15 |
| Statement: Printout of Current Activity | \$1/pg |
| Stop Payment Fee on Money Order. | \$30 |
| Stop Payment Fee | \$30 |
| Telephone Fund Transfers, Voice | \$2 |
| Temporary Checks \$1/page (4 checks) | |
| Verification of Deposit | \$10 |
| Wire Fee Outgoing (domestic) | \$15 |
| Wire Fee Incoming (domestic) | \$10 |
| Wire Fee Outgoing (international) | \$45 |
| Wire Fee Incoming (international) | \$25 |
| Zipper Bags Small \$5 / Large \$10 | |