### SCHEDULE OF FEES

as of May 11, 2014

# **General Banking Fees**

Automatic Teller Machine ATM/Debit Fees (per item) Card Replacement ......\$10.00 ATM Transaction Fee .....\$1.50 (out of the STARsf <sup>®</sup> and Accel <sup>®</sup> network) General Account Fees (per item) Chargeback / Returned Check ......\$5.00 Check Supplies and Imprinting .....varies Collections Coupon Collection......\$10.00 Domestic Collection.....\$20.00 FAX Services ......\$3.00 Garnishments, Levies, Liens.....\$125.00 plus cost Gift Cards (one time purchase fee) American Express<sup>®</sup> ......\$3.50 Mastercard<sup>®</sup> .......\$3.95 IRA Transfer Internal ......None To other Financial Institution ......None Official Checks (for Clients only) Cashier's Check.....None Personal Money Order .....None World Check......\$30.00 Photo Copying Services First 25.....None 25 or more (per page)......\$.05

Account Research		
Account Reconciliation (per hour)\$25.00		
Letter of Introduction\$25.00		
Research Time (per hour)\$30.00		
Photocopies (per item)\$3.00		
Rolled Coin (per roll)\$.10		
Stop Payment\$30.00		
Travelers Cheques		
Single Signature Checks1.00%		
Dual Signature Checks1.50%		
Wire Transfer Fees		
Outgoing Domestic\$20.00		
Outgoing International\$40.00		
IncomingNone		
Overdraft Fees		
Returned Item Fee (per returned item)\$30.00*		
Maximum Returned Item Fee (per day)\$150.00		
Overdraft Fee (per paid item)\$30.00		
Maximum Paid Item Fee (per day)\$150.00		
CheckFree <sup>®</sup> Bill Pay Fees		
CheckFree <sup>®</sup> Bill Pay		
Monthly Maintenance FeesNone		
Transaction FeesNone		
Expedited Same Day Payment Fee\$9.95** (ACH electronically processed payment)		
Expedited Next Day Payment Fee\$14.95**		

## Popmoney® Fees

Popmoney Fees	
Monthly Maintenance Fees	None
Transaction Fees	None

### **Personal Banking Fees**

Minimum Daily Balance to avoid Monthly Service Fee:		
Standard Checking < \$100	\$2.00	
Preferred Checking < \$1,000	\$10.00	
Prime Checking < \$1,200	\$12.00	
Platinum Checking	None	

#### Money Market Account Fees

Minimum Daily Balance to avoid Monthly Serv	ice Fee:
Standard Money Market < \$2,500	\$15.00
Prime Money Market < \$5,000	\$25.00

#### Savings Account Fees

Standard Savings < \$250	\$3.00
Prime Savings < \$5,000	\$15.00
Platinum Savings	None
My First Account	None
IRA Savings	None
Health Savings Account	None

Minimum Daily Balance to avoid Monthly Service Fee:



(Paper check mailed payment)

#### **Business Banking Fees**

Commercial Checking		
Monthly Maintenance\$15.0	00	
Checks Drawn (per check)\$	20	
Items Deposited (per check deposited)\$.	15	
Deposits (per deposit)\$	75	
Small Business Checking		
Minimum Daily Balance to avoid Monthly Service Fee	2:	
Minimum Balance Required\$2,500.0	00	
Monthly Fee If Below Minimum\$10.0	00	
Number of Written Checks At No Charge	25	
Charge For Each Additional Written Check\$	30	
Number of Items Deposited At No Charge	50	
Charge For Each Additional Item Deposited\$	20	
Preferred Business Money Market		
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Monthly Maintenance Fee ......None

Safe Deposit Box (annual fee\*\*\*)

2x5		\$30.00
3x5		\$45.00
5x5		\$55.00
3x10		\$65.00
5x10		\$95.00
10x10		\$155.00
Drilling		\$150.00
Key Dep	oosit	\$20.00
30 Day I	Late Charge	\$5.00

\*Additional fees may apply to returned CheckFree® or Popmoney® transactions. Please refer to the Terms and Conditions of The Bill Payment Service section for Failed or Returned Transactions and Terms Of Use (for Popmoney® Personal Payments Service) section for Failed or Returned Payments Instructions.

Collectionfees may apply to CheckFree® or Popmoney® transactions. For any amount not reimbursed within fifteen (15) days of the initial notification, a late charge equal to one and a half percent (1.5%) monthly interest or the legal maximum, whichever rate is lower, for any unpaid amounts may be imposed.

\*\* Expedited fees apply for same day payments. Fees also apply for next day payments made to payees that require receipt of a paper check.

\*\*\*Rental is limited to Clients only, \$5.00 discount of annual fee for automatic payment from FBHP account.

