

Schedule of Fees & Service Charges for Consumer Accounts

Effective September 30, 2017

General Banking Fees

Automatic Teller Machine ATM/Debit Fees (per item)	
Card Replacement	\$10.00
ATM Transaction Fee	\$1.50
(out of the STARs [®] and Accel [®] 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 [®]	\$3.50
Mastercard [®]	\$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 Checks	1.00%
Dual Signature Checks	1.50%

Wire Transfer Fees

Outgoing Domestic	\$20.00
Outgoing International	\$40.00
Incoming	None

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[®] Bill Pay Fees

CheckFree[®] Bill Pay

Monthly Maintenance Fees	None
Transaction Fees	None
Expedited Same Day Payment Fee	\$9.95**
(ACH electronically processed payment)	
Expedited Next Day Payment Fee	\$14.95**
(Paper check mailed payment)	

Popmoney[®] Fees

Popmoney[®] Fees

Monthly Maintenance Fees	None
Transaction Fees	None

Personal Banking Service Charges

CHECKING ACCOUNT SERVICE CHARGES

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
Student Checking	None

MONEY MARKET ACCOUNT SERVICE CHARGES

Minimum Daily Balance to avoid Monthly Service Fee:

Standard Money Market < \$2,500	\$15.00
Prime Money Market < \$5,000	\$25.00

SAVINGS ACCOUNT SERVICE CHARGES

Minimum Daily Balance to avoid Monthly Service Fee:

Standard Savings < \$250	\$3.00
Prime Savings < \$5,000	\$15.00
Platinum Savings	None
My First Account	None
Student Savings	None
IRA Savings	None
Health Savings Account	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 Deposit.....	\$20.00
30 Day 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.

Collection fees 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.



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