

# First Bank of Highland Park

## Schedule of Fees & Service Charges for Consumer Accounts

Effective September 30, 2017

### 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

#### 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

#### 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

#### SAFE DEPOSIT BOX (annual fee\*)

2x5 .....	\$30.00
3x5 .....	\$45.00
5x5 .....	\$55.00
3x10 .....	\$65.00
5x10 .....	\$95.00

#### SAFE DEPOSIT BOX (continued)

10x10 .....	\$155.00
Drilling .....	\$150.00
Key Deposit .....	\$20.00
30 Day Late Charge .....	\$5.00

### General Banking Fees

Automated 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)

Mastercard <sup>®</sup> .....	\$3.95
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#### 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%

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

\*\*Additional fees may apply to returned CheckFree® or Popmoney® transactions.

Please refer to the Terms and Conditions of The Bill Payment Service 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.

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

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

Monthly Maintenance Fees .....	None
Transaction Fees .....	None



[www.firstbankhp.com](http://www.firstbankhp.com)

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