

First Bank of Highland Park

Schedule of Fees & Service Charges for Consumer Accounts

Effective November 29, 2018

Personal Banking Service Charges

CHECKING ACCOUNT SERVICE CHARGES

Minimum Daily Balance to avoid Monthly Service Fee:

Interest Checking	None
Free Checking.....	None
Student e-Banking.....	None
Interest Plus Checking < \$1,000.....	\$10.00
Private Checking < \$10,000.....	\$15.00

SAVINGS ACCOUNT SERVICE CHARGES

Minimum Daily Balance to avoid Monthly Service Fee:

Prime Savings < \$5,000.....	\$15.00
Free Savings.....	None
My First Account.....	None
IRA Savings.....	None
Health Savings Account.....	None

MONEY MARKET ACCOUNT SERVICE CHARGES

Minimum Daily Balance to avoid Monthly Service Fee:

Personal Money Market < \$2,500.....	\$15.00
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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 [®] 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)

Mastercard [®]	\$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

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

* 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 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.

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



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