

Fee Schedule

	First State Community Bank	First Bank
Deposited Items Returned	\$7.00	\$12.50 each
Returned Deposited Item - Special Handling	\$10.00	\$25.75
Overdraft Items Paid/Returned	\$31.00 Accounts overdrawn \$5.00 or less will not be charged a non-sufficient funds fee. Items overdrawing the account more than \$5.00 will be charged a non-sufficient funds fee of \$31.00 per item. For consumers, the maximum number of chargeable overdrafts per day is six.	\$35.00 Accounts overdrawn \$5.00 or less will not be charged a non-sufficient funds fee. Items overdrawing the account more than \$5.00 will be charged a non-sufficient funds fee of \$35.00 per item.
Overdraft Transfer (with agreement)	\$10.00	\$10.00
Stop Payment Order	\$31.00	\$32.00
Signature Card Late Return Fee (after 30 days)	\$15.00 per month	No fee
Closed Account Before 90 Days - Checking or Savings	\$10.00	\$25 per account assessed if closed before 180 days
Negative Balance Closing Fee	\$25.00	No fee
Escheatment Fee	\$10.00	No fee
Temporary Statement	\$4.00	\$2.00
Special Statement Cut-off	\$15.00	\$5.15
Account Balancing Assistance	\$20.00 per hour (\$10 minimum)	
Special Statement Handling Fee	\$5.00 per month	No fee
Hold Statement Fee (held or returned statement)	\$5.00 per month	No fee
Duplicate Statement Fee	\$5.00 per month	\$2.00
Paper Statement Fee	\$4.00	Consumer \$2.00, with images \$3.00
Account Verification	\$10.00	\$15.00
Research Time	\$20.00 per hour; (less than 1 hour, \$4.00 per statement & \$1.00 per page)	\$30.00 per hour; (1 hour minimum)
Debit Card Replacement	\$5.00	\$5.00
ATM - Other ATMs (foreign ATM) Withdrawal, Inquiry, Transfer	\$1.50	\$2.50
Individual Retirement Account (IRA) Transfer Fee	\$50.00	\$15.00 per account
Online Banking for Businesses	\$10.00 - \$60.00	\$0.00 - \$100.00
Electronic Bill Payment Service (business)	First 15 payments FREE (16 or more \$.50 each per month)	\$0.515/transaction over 10 or 25 depending on account type

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ACH Returned Item (business ACH originators)	\$5.00	\$10.00
ACH Addenda Information on Business Accounts	\$10.00 per month/per account	n/a
Remote Deposit Capture (RDC)	\$315 for purchase of a single-check scanner \$575 for purchase of multi-check scanner	\$46.35 - \$51.45 per month depending on account type & package + cost of scanner
Money Orders	\$3.00 (non-customer \$5.00)	\$5.00 (customer only)
Cashier's Checks	\$5.00 (non-customer \$7.50)	\$7.00 (customer only)
Wire Transfer – Domestic Outgoing (customer only)	\$20.00	\$35.00 (in branch) \$25.00 (telephone)
Wire Transfer – Domestic Incoming (customer only)	\$10.00	\$15.00
Wire Transfer – International Outgoing (customer only)	\$45.00	\$55.00
Wire Transfer – International Incoming (customer only)	\$10.00	\$15.00
Copy of Canceled Check or Other Item	\$1.00	1-5 items \$5.00, additional items \$1 each
Copy of Statement	\$4.00	\$2.00
Photo Copies	\$.25 each	\$1.00 per page
Fax - Sending	\$5.00	\$2.00 per page
Receiving	\$2.00 per 5 pages received	\$2.00 per page
Telephone Transfer	\$10.00	\$5.00
Collection Item - Outgoing (Customer)	\$10.00	\$30.00
Outgoing - (non-customer)	\$15.00	n/a
Collection Item - Incoming (if paid first day)	\$10.00	\$15.00
Hold item up to 10 days	\$25.00	\$30
Collection Item - Foreign Check	\$10.00	\$35.00 each + costs
Foreign Currency - Buy & Sell	\$10.00 plus 3rd party costs	Varies by order
Notary Service (non-customer)	\$2.00	\$1.00 each (where available)
Loan Amortization Schedule	\$10.00	no fee
Counter Checks	5 for \$1.00	\$1.00 each
Garnishment/Tax Levy	Usual costs or attorney's fees & fee reimbursement as allowed by law OR \$100.00	\$100.00
Night Deposit Bags	\$25.00 - Lock Bags \$5.00 - Zipper Bags	\$5.00 - Zipper Bags
Christmas Club - Early withdrawal or early closure during plan year	\$20.00	n/a

Fee Schedule

Safe Deposit Box Rental

Contact local branch for sizes & prices

Drill Safe Deposit Box	At Cost; minimum \$100.00
Safe Deposit Box Lost Key (at box closing)	\$20.00

Sub-accounts

FSCB checking accounts consist of a checking sub-account and a savings sub-account. The bank may periodically transfer funds between these two sub-accounts. If your account is a plan on which interest is paid, your interest calculation will remain the same. The savings sub-account will be governed by the rules governing other savings accounts. This will not affect available balance, interest earnings, FDIC insurance or bank statements.

Regulation GG

FSCB will reasonably identify, prevent, prohibit, and block restricted transactions to comply with Regulation GG. FSCB will not open accounts for businesses that engage in Internet gambling.

International ACH

In accordance with ACH rules, the posting of ACH credits on international ACH may be delayed or withheld if an Office of Foreign Asset Control (OFAC) violation is suspected or confirmed.

Zero Balance Accounts

Checking account and savings accounts with zero balances will automatically close at 30 days.