



| SERVICES                              | FEE                                                                                                                                                       |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Account Printout:</b>              | No Charge                                                                                                                                                 |
| <b>Account Research:</b>              | \$10.00/hour plus \$1.00/paper copy<br>(\$10.00 minimum)                                                                                                  |
| <b>ATM/Debit Cards:</b>               | FREE/\$0.00 Initial Card Issuance<br>FREE/\$0.00 Monthly Fee Issued Upon Approval<br>No additional charge from First Bank & Trust when used for purchases |
| <b>Cashiers Checks:</b>               | BanClub – No Charge<br>Bank Customer - \$2.00 Per Check                                                                                                   |
| <b>Chargebacks: Collection Items:</b> | 2.00/item                                                                                                                                                 |
| <b>Collection Items:</b>              | Incoming: No Charge Outgoing: \$25.00<br>No Charge Copies of Checks: DDA Customers - \$0.50 each (\$10 Min.)                                              |
| <b>Debit Card Replacement:</b>        | \$5.00 Per Card                                                                                                                                           |
| <b>Deposit Bags:</b>                  | No Charge                                                                                                                                                 |
| <b>Faxes:</b>                         | \$1.00 Per Page                                                                                                                                           |
| <b>Garnishment:</b>                   | \$25.00 per account                                                                                                                                       |
| <b>Insufficient Funds:</b>            | Paid or Returned: \$20.00 per item                                                                                                                        |

|                                         |                                       |
|-----------------------------------------|---------------------------------------|
| <b>Overdraw Rate</b>                    | 18% on any negative balance overnight |
| <b>Money Orders:</b>                    | No Charge                             |
| <b>Mortgage Verification of Deposit</b> | No Charge                             |

|                            |                                                                                                          |
|----------------------------|----------------------------------------------------------------------------------------------------------|
| <b>Notary Services:</b>    | No Charge                                                                                                |
| <b>Photocopy:</b>          | \$0.20 Per Page                                                                                          |
| <b>Special Statement:</b>  | All Customers - \$2.00 Per Page (\$10 Min.)                                                              |
| <b>Stop Payment:</b>       | \$10.00/check                                                                                            |
| <b>Telephone Transfer:</b> | No Charge                                                                                                |
| <b>Wire Transfers:</b>     | \$15.00 charge for all wires within the United States<br>\$15.00 charge for incoming international wires |