



The following fees may be assessed against your account and the following transaction limitations, if any, may apply to your account.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

NSF Check Charge - This fee may be incurred when an item such as a check, in-person withdrawal or other electronic means is returned unpaid.	\$33.00
Stop Payments Fee	\$33.00
Returned Deposited Items	\$6.00
Encoded Counter Checks per 12 checks	\$5.00
Night Deposit Service (per bag per month)	\$3.00
Dormant Account Fee (or maximum allowed by law) per month up to 12 months - Maximum \$60	\$5.00
Cashiers Checks each	\$5.00
Collection Items (Incoming or Outgoing) per item	\$100.00
ODP Transfer Fee (\$50.00 increments) each transfer	\$5.00
Excessive withdrawal fee after two transactions per month	\$5.00

Research:

Inquiry or balancing for more than 3 months ago	\$20.00 per hour
Making numerous photocopies or check images	\$20.00 per hour

COPIES:

Statement.....	\$ 5.00
Check images.....	each \$0.50
Photocopies.....	per page \$1.00

Replacement Cost of Lost Visa Check Card	\$6.00
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INCOMING/OUTGOING WIRE:

Domestic.....	\$20.00
International.....	\$65.00

ANNUAL SAFE DEPOSIT BOX FEE

3X5	\$20.00
4X5	\$25.00
5X5	\$30.00
5X8	\$35.00
3X10	\$35.00
5X10	\$45.00
6X10	\$50.00
10X10	\$65.00

ATM Service Fee \$2.00 for each withdrawal made from an ATM other than First State Bank

