



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- A charge for either paying or returning an item such as check, in-person withdrawal or electronic means. A description is included on statement if it is being paid or returned.	\$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

ATM Service Charge of \$2.00 for each withdrawal made from an ATM other than First State Bank.	
Replacement Cost of Lost Visa Check Card	\$10.00

INCOMING/OUTGOING WIRE:

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

Business ACH Origination monthly fee	\$25.00
Business Positive Pay monthly fee	\$25.00

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

