



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:

Check printing fees vary by the style of check ordered.

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
Foreign Collection Items (Incoming or Outgoing) per item	\$100.00
ODP Transfer Fee (\$50.00 increments) each transfer	\$5.00
Savings Account Excessive withdrawal fee after two free	\$5.00
ATM Service Charge for each withdrawal made from an ATM other than First State Bank.	\$2.00
Replacement Cost of Lost Mastercard Check Card	\$10.00
Research:	
Inquiry or balancing for more than 3 months	\$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

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

