



Common Features Limits and Fees

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| Account Closing Fee (Account Closed Within 180 Days of Opening) | \$25.00 |
| Account Closed in Overdraft | \$25.00 |
| Chargeback Fee (Charged on Business Accounts Only) | \$12.00 |
| Duplicate Statement Printed At Regular Statement Cycle (Per Month) | \$2.50 |
| Garnishments | \$100.00 + \$25.00/Hour + Attorney Fees |
| Levies | \$100.00 + \$25.00/Hour + Attorney Fees |
| Inactivity Fee (Checking Accounts With No Activity For 120 Days) | \$5.00 |
| Overdraft Item Fee (Maximum of 5 Charged Per Day on Consumer Accounts) | \$35.00 |
| Balancing Assistance (Per Hour) | \$25.00 |
| Research Item (Per Page – Charged on Business Accts & Legal Request) | \$5.00 |
| Research Charge (Per Hour – Charged on Business Accts & Legal Request) | \$25.00 |
| Return Item Fee (Maximum of 5 Charged Per Day on Consumer Accounts) | \$35.00 |
| Special Cut Off Statement (Per Month) | \$5.00 |
| Stop Payment Charge | \$35.00 |
| Sweep/Automatic Transfer (Per Day) | \$5.00 |
| Wire Transfer – Incoming (Provided Only To Customers) | \$15.00 |
| Wire Transfer – Domestic Outgoing (Provided Only To Customers) | \$25.00 |
| Wire Transfer – International Outgoing (Provided Only To Customers) | \$100.00 |
| Wire Transfer – Domestic Amendment | \$15.00 |
| Wire Transfer – International Amendment | \$25.00 |
| Wire Transfer – Domestic Recall | \$25.00 |
| Wire Transfer – International Recall | \$50.00 |
| Foreign ATM Activity Fee Balance Inquiry (ATM Not Owned by FFB) | \$1.50 |
| Foreign ATM Activity Fee Withdrawal (ATM Not Owned by FFB) | \$1.50 |
| Debit Card Replacement | \$5.00 |
| Fax Service (Per Page - Where Available) | \$2.00 |
| Hold Statement | \$2.00 |
| Instant Statement (Charged on Business Accounts Only) | \$5.00 |
| Medallion Guarantee Stamp/Customer | Where Available |
| Safe Deposit - Key Deposit | \$20.00 |
| Safe Deposit - Lost Key | \$20.00 |
| Safe Deposit Box Drilling | Minimum \$100.00 |
| Telephone Assisted Transfer | \$2.00 |
| Cashier's Check/Customer | \$5.00 |
| Non-Customer Check Cashing Fee | \$10.00 |
| Third Party Check Cashing Fee | \$10.00 |
| Coin Counting Non-Customer | Where Available 10.00% |

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|----------------------------------------------|---------|
| Money Order/Customer | \$5.00 |
| Night Deposit Bag (Small Locked) | \$20.00 |
| Night Deposit Bag (Large Locked) | \$30.00 |
| Vinyl Zipper Bag | \$5.00 |
| Temporary Check | \$1.00 |
| Bulk Currency Exchange | 10.00% |
| Consumer Collection Item (Incoming/Outgoing) | \$15.00 |
| Amortization Schedule | \$10.00 |

Effective January 2, 2025