



SCHEDULE OF CHARGES

EFFECTIVE 07.22.2021

Account item transfer	\$10.00
Account reconciliation	\$35 per hour/\$35 minimum
ACH – file input corrections	\$25.00
ACH – origination for non-treasury management users	\$25.00
ACH – same day batch fee	\$25.00
ACH – unauthorized entry fee	\$4.50
ATM withdrawal fee (FSB Debit or ATM Card used at a non-FSB ATM)	\$3.50
ATM withdrawal fee (FSB Debit or ATM Card used at an FSB ATM)	N/A
Audit verifications	\$10.00
Bill Pay rush payment:	
Next business day rush check payment	\$19.95
Second day rush check payment	\$14.95
Second day electronic delivery	\$4.95
Cancelled check or balance inquiry	\$1.00
Cashier's Check Fees for non-Vista Club members	
Through \$500.00	\$4.00
\$500.01 - \$1,000.00	\$6.00
\$1,000.01 or above	\$8.00
Non-customer cashier's checks (cash only – not available at all locations)	\$8.00
Treasury Management replacement	\$5.00
Cash check fee for non-customers (on-us checks only with proper ID)	Greater of 1% or \$8.00
Check Reorder (contact us for more information)	Prices vary
Checks, non-conforming	\$5.00 each
Closed account within 90 days	\$50.00
Coin counting or coin wrapping (not available at all locations)	5%
Collections: checks, drafts, or other misc. items for collection (excludes foreign items)	\$20.00
Collections: foreign items over \$5,000	\$75.00
Copy from retention	\$3.00 per item
Copy service	\$0.25 per page
Credit Card processing fees for businesses (third party service provider)	See separate agreement
Credit Card fees for FSB Visa Cardholders	See separate agreement
Currency service	\$10.00
Debit or ATM card PIN reset	\$5.00
Debit or ATM card replacement (standard or instant issue)	\$5.00
Debit or ATM card rush delivery service	\$50.00
Dormant account fee (for accounts with a balance less than \$1,000.00)	\$5.00 per month
Fax services:	
Outgoing (US destinations only)	\$5.00 + \$1.00 per page
Outgoing (International)	Not permitted
Incoming	\$1.00 per page
Foreign check processing	\$3.50
Funds transfer	\$2.00
IRA premature transfer/rollover	\$25.00
Legal Document Processing (levies, garnishments, etc.)	\$125.00
Mail returned/held	\$10.00
Medallion signature guarantee for FSB Customers only (not available at all locations)	\$5.00 per document



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NetTeller soft token	\$1.00
Notary Public service	\$1.00 per document
<u>Cook County Deed Notary</u>	\$25.00
NSF item fees (maximum 6 fees per business day):	
Paid item causing overdraft greater than \$10.00	\$35.00 each
<u>Returned item unpaid</u>	\$35.00 each
<u>Record search</u>	\$35 per hour/\$35 minimum
<u>Restricted account status</u>	\$10.00 per month
Returned deposit items:	
Business account	\$4.50 per item
Consumer account	<u>\$12.00 per item</u>
Safe Deposit Box:	
Annual rental fee – price depends on box size (size availability varies by location)	\$15.00 to \$100.00
Forced box entry (drilling)	\$150.00
<u>Lost key</u>	\$8.00
Stamps (Rubber Endorsements)	Cost + \$2.00
Statements:	
Screen print (unofficial statement of recent transactions)	\$0.25 per page
Reprint of official statement	<u>\$5.00 per statement</u>
Stop Payment	\$33.00
<u>Sweep transfer</u>	\$7.00
<u>Two or more signers required</u>	\$10.00 per month
Wire transfers:	
Domestic - incoming	\$15.00
Domestic - outgoing	\$30.00
Foreign - incoming or outgoing	\$60.00
Zipper deposit bags	\$3.00

FIRST STATE BANK PHONE: (815) 538-2265 or (800) 362-9623

ONLINE RESOURCES: firststatebank.biz

CONVERGEIT PHONE SYSTEM: (815) 538-7466 or (800) 358-9979

E-MAIL ADDRESS: info@firststatebank.biz

EXTENDED CUSTOMER CARE: (800) 362-9623

ECC Hours: Monday through Friday, until 10:30 p.m.

Saturday and Sunday, until 5:00 p.m.