



## SCHEDULE OF CHARGES

EFFECTIVE 02.01.2024

Account item transfer	\$10.00
Account reconciliation	\$35 per hour/\$35 minimum
ACH – file input corrections	\$25.00
ACH – origination for non-cash 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
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	\$20.00
Foreign item returns	\$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
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
Notary Public service	\$1.00 per document
Cook County Deed Notary	\$25.00



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NSF item fees (maximum 6 fees per business day):	
Paid item causing overdraft greater than \$10.00	\$35.00 each
Returned item unpaid ( <b>per item</b> )**	\$35.00 each
<b>** NSF CHARGE NOTE:</b> A single item may be presented multiple times by the merchant or other payee until it is paid. We do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you only one NSF fee per payment if the amount of money available in your account is not sufficient to cover the payment, AND we can determine that no NSF fee has previously been assessed on that payment.	
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Online Banking soft token	\$1.00
FSBPremier paper statements	\$3.00
Record search	\$35 per hour/\$35 minimum
Restricted account status	\$10.00 per month
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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)	Cost
Lost key	\$8.00
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Stamps (Rubber Endorsements)	Cost + \$2.00
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Statements:	
Screen print (unofficial statement of recent transactions)	\$0.25 per page
Reprint of official statement	\$5.00 per statement
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Stop Payment	\$33.00
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Sweep transfer	\$7.00
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Treasury management token replacement	\$5.00
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Two or more signers required	\$10.00 per month
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Wire transfers:	
Domestic - incoming	\$15.00
Domestic - outgoing	\$30.00
Foreign - incoming or outgoing	\$60.00
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Zipper deposit bags	\$3.00

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

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

**EXTENDED CUSTOMER CARE:** (800) 362-9623

**ECC Hours:** Monday through Thursday, until 10:00 p.m.

    Friday, until 8:00 p.m.

    Saturday, until 4:30 p.m.

    Closed Sunday's and Major Holidays

**ONLINE RESOURCES:** [esupport@firststatebank.biz](mailto:esupport@firststatebank.biz)

**E-MAIL ADDRESS:** [info@firststatebank.biz](mailto:info@firststatebank.biz)