



Schedule Of Charges

Effective 5.1.2018

Account Item Transfer		\$10
Account Reconciliation	\$35 per hour/\$35 minimum	
Cancelled Check or Balance Inquiry		\$1
Closed Accounts within 90 Days		\$50
Copy from Retention		\$3 per item
Deposited item returned-Business		\$4.50 per item
Deposited item returned –Consumer		\$10 per item
Funds Transfer		\$2
NSF returned items		\$34
Paid items that overdraw account greater than \$10 (maximum of 6 items per day)		\$34
<p>An overdraft could result in several ways, such as (1) the payments of checks, electronic funds transfer, or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) the imposition of bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid.</p>		
Record Search	\$35 per hour \$35 minimum	
Restricted Account Status monthly		\$10
Two signers or more required monthly		\$10
Screen Print Statement		\$.25 per page
Special and/or Printed Statement (Each checking account will receive a monthly statement)		\$5 per statement
Stop Payments		\$30
Supplies		
<p>Personalized checks, special checks, covers, endorsement stamps, and other special items will be charged to the customer's account, prices vary</p>		
Other Services		
ACH origination—for manual—one time		\$25
ACH file input corrections		\$25
ACH same day batch fee		\$25
ACH Unauthorized Entry Fee		\$4.5
Audit Verifications		\$10
Cashiers Check		
Through \$500		\$4
\$501 - \$1,000		\$6
Over \$1,000		\$8
Non Customer Cashier Check-Cash Only		\$8

Cash Management Token Replacement	\$5
Checks Cashed for Non-Customer with Proper Identification-US only	Greater of 1% or \$8
Checks, Non-Conforming	\$5 each
Coin and Coin Wrapping	5%
Collections: Checks, drafts, or other items for collection	\$20
Foreign items for collection	\$75 over \$5,000
Copy from Copier	\$.25 per page
Currency Service	\$10
Debit/ATM Card Reissue—Block—Hot Card	\$5
Debit /ATM Card Pin Mailer or Replacement Card	\$5.00
Debit Card Rush Order	\$50
Debit Card Instant Issue	\$5
Dormant account fee for balances less than \$1,000 and charged monthly	\$5
Fax Services:	
Outgoing	\$5 plus \$1 per page
Incoming	\$1 per page
International Fax	Not Permitted
First State Bank ATM Fee:	N/A
(NON FSB ATM's)	\$3
Foreign Check Processing	\$3.50
IRA Premature Transfer/Rollover	\$25
Mail Returned/Held	\$7 per month
Master Card/Visa Credit Card Under Separate Contract	
Medallion Signature Guarantee (customers only).	\$5
Netteller Soft Token	\$1
Notary Public Fee	\$1
For Cook County Deed	\$25
Processing of Levies or Garnishments	\$125
Rubber Stamp	Our cost plus \$2
Safe Deposit Boxes	
Annual Rental Range	\$15 - \$100
Forced Box Entry	\$150
Lost Safe Deposit Key	\$8
Sweep Transfers	\$7
Wire Transfers	
Incoming	\$15
Outgoing	\$30
Foreign	\$60
Zipper Bags	\$3
Bill Pay Rush Payment Fees	
Next Business Day Rush Check Payment	\$19.95
Second Day Rush Check Payment	\$14.95
Second Day Electronic Delivery	\$4.95