



Schedule Of Charges

Effective 10.11.2017

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	\$4.50 per item
Funds Transfer	\$2
NSF returned items	\$32
Paid items that overdraw account greater than \$10 (maximum of 6 items per day)	\$32
<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	\$2
\$501 - \$1,000	\$4
Over \$1,000	\$6
Non Customer Cashier Check	\$6



Schedule of Charges Con't.

Cash Management Token Replacement	\$5
Checks Cashed for Non-Customer with Proper Identification	Greater of 1% or \$6
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 semi-annually	\$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	\$5 per month
<i>Master Card/Visa Credit Card Under Separate Contract</i>	
Medallion Signature Guarantee (customers only)	\$5
Notary Public Fee	\$1
For Cook County Deed	\$25
Processing of Levies or Garnishments	\$100
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	\$5
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