

Common Features

Fees & Transaction Limitations

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

The following services are not available to non-customers unless otherwise indicated.

Account Activity Printout - Snap Shot Statement \$3.00 per account

Account Balancing Fee \$25.00 per hour (1 hour minimum)

Account Closing Fee \$20.00 within 180 days

ACH File Origination
Commercial Customers Only \$5.00 per file
Plus \$.15 each transaction

ACH Return Item \$10.00 each

Account Research \$25.00 per hour (1 hour minimum)
Plus photocopying fees

Automatic Funds Transfer
Between Accounts at FBNWFL \$5.00 per transfer

Bank to Bank (B2B) – Remote Account Transfer \$2.00 per transfer
Transfer between your accounts at different financial
institutions

BillPay or Person to Person (P2P) – Regular Delivery
Payment Free

 Same Day Payment Option \$5.95 per payment

 Expedited Delivery Option \$25.95 per payment

Canadian Item Processing Fee \$25.00 per item

Cashier's Checks \$5.00 each

Chargeback Item Fee \$4.00 per item

Check Cashing (On-Us Checks) Free for customers

Check Printing	(fee depends on style and quantity of check ordered)
Coin Processing	\$2.00 per \$100.00, \$2.00 minimum
Counter Checks/Temporary Checks/Deposit Tickets- Until Check Order Received	\$3.00 per 12
Debit Card Replacement	\$5.00 per card
Expedited Debit Card Replacement	Vendor Cost
Dormant Account Charge	\$10.00 per month
<i>An account is dormant if for one year from the date of last activity or date of last contact, whichever is greater, no withdrawals or deposits, other than credited interest, have been made to the account and we have received no communication or contact from you about the account or any of your accounts. A deposit or savings account is dormant after one (1) year and a Certificate of Deposit (CD) accounts become dormant after four (4) years.</i>	
Fax	
Customer	Free
Non-Customer	\$2.00 per page
Legal Process Fee:	
Writs, Levies, Garnishments, etc.	\$75.00 per notice
MICR Reject Fee	\$.25 per item
Night Drop-	
Locking Bag	\$30.00 each
Zipper Bag	\$5.00 each
Notary Service	
Customer	Free
Non-Customer	\$10.00 per signature
NSF – Insufficient Funds (Returned)	\$30.00 per item.
<i>The NSF (insufficient funds) fee is charged when we return a check or other item drawn on your account against insufficient funds.</i>	
Overdraft Fee (Paid)	\$30.00 per item with a maximum of 5 charged per day.
<i>The Overdraft fee is charged when we pay a check or other item drawn on your account against insufficient funds. *Overdraft and NSF charges apply to overdrafts created by check, in person withdrawals, or other electronic means, as applicable.</i>	

Photocopy	\$3.00 per page
Photocopying Image Statements	\$5.00 per page
Return/Undeliverable Mail Fee	\$3.00 per month
SAFE DEPOSIT BOXES	
3 X 5	\$30.00 per year
3 X 10	\$45.00 per year
5 X 10	\$65.00 per year
10 X 10	\$115.00 per year
Lost Key Replacement	\$10.00 per key
Drilling Fee	Actual Cost
Statements	
Electronic Statements- Online Banking	Free
Paper Statements	\$3.00 per Statement Cycle
Stop Payment	\$30.00
(Stop payment cutoff time is 10:00 a.m. CT on the next banking day on which we receive the check)	
Telephone Transfers	\$5.00
Wire Transfers – Domestic	
Incoming	\$10.00
Outgoing	\$15.00
Wire Transfer Trace – Domestic	\$20.00
Wire Transfers – International	
Incoming	\$15.00 plus correspondent bank fee
Outgoing	\$15.00 plus correspondent bank fee
Wire Transfer Trace – International	\$75.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.