

FNBC BANK & TRUST FEE SCHEDULE

Effective: September 1, 2023

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

Account closed within 90 days	\$50.00
Account Reconciliation/Research	\$50.00 per hour - \$50.00 minimum

ATM/DEBIT CARDS

ATM Balance Inquiry*	No Charge
ATM Debits*	No Charge
ATM POS*	No Charge
ATM/DEBIT Replacement Card	\$5.00
ATM/DEBIT Expedited Replacement Card	\$65.00
Balance Inquiries	No Charge
Business account coin & currency – deposited/purchased	No Charge

CASH ADVANCE: (\$5,000 maximum)

Bank Customers Only or Prepaid Cardholders Only	No Charge
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CASHIER'S CHECKS:

Customers Only	\$5.00
Check orders	prices vary

COIN COUNTING

Customers	No Charge
Non-Customers	10%
Copies of canceled checks	\$1 per item

COLLECTIONS:

Incoming	\$60.00
Outgoing	\$60.00

DEPOSIT BAGS:

Locked	\$30.00
Zipper	\$15.00
Night Depository Keys	\$10.00

EXCESSIVE TRANSACTION FEES (More than 6 Transactions in Statement Cycle)

Savings Accounts	\$1.00 to \$2.00 each excessive transaction
Money Market Accounts	\$2.00 to \$15.00 each excessive transaction

*FNBC Bank & Trust does not charge you a fee when you make an ATM transaction at a foreign ATM. However, the owner or operator of that foreign ATM may charge you a fee for the use of that ATM. "Foreign" means any ATM not owned or operated by FNBC Bank & Trust. FNBC Bank & Trust is an Allpoint ATM Network participant. There is no fee when conducting a transaction at any one of the 55,000+ Allpoint ATMs. For the nearest Allpoint ATM, download the Allpoint App or visit www.allpoint.network.com.

FEE SCHEDULE CONTINUES ON FOLLOWING PAGE ...

Foreign Draft.....	\$50.00
Foreign Items Collection	\$75.00
Garnishments, Levies etc.....	\$150.00
Hold Mail.....	\$25.00 per month
IRA Closing Fee.....	\$40.00
License Plate Sticker Renewal (customers only).....	\$7.50
Maintenance Fees (dependent upon account types)	\$3.00 to \$25.00
Medallion Signature Guarantees (Customers Only).....	\$30.00 per document

MOBILE DEPOSITS

Consumer Accounts.....	No Charge
Business Accounts (based on number of mobile deposits per statement cycle; 0-10 deposits per cycle are free)	\$0.75 per deposit after 10

MONEY ORDERS:

Customers Only (\$1,000 maximum).....	\$5.00
Non-Customer Check Cashing Fee.....	1% or \$2.00 minimum
Notary Fees	No Charge

OVERDRAFTS

Overdraft Fee per Item Paid/Returned**(up to 5 per day)	\$10.00
Return Deposit Check.....	\$4.50

SAFE DEPOSIT BOX

Lost key	\$80.00
Box drilling	\$195.00
Box late charge	10% of Original Rental Fee (Before any Discounts)
Statement Copies	\$5.00
Stop Payment — includes all stop payments placed with a banker, stops placed online via Business E Banking (BeB) or Consumer E Banking (Cheb), and all requests to stop bill payment checks generated through either BE or CeB	30.00
Telephone Transfers	\$2.00
Temporary Checks.....	\$1.00

WIRE TRANSFERS

Incoming (Domestic/Foreign).....	No Charge
Outgoing (Domestic)	\$30.00
Outgoing (Foreign and/or Foreign Currency)	\$60.00
Rejected/Returned Incoming Wires (waived for bank customers)	\$30.00

****An overdraft fee of \$10.00 per item will be charged per electronic debit, check, withdrawal, or transfer whether paid or returned when your account is overdrawn. The total number of overdrafts fees charged is five per business which include both items paid and returned. In addition, we do not assess overdraft per item fees when your account is overdrawn by \$50 or less. If returned items are re-presented for payment against your account and your account is overdrawn by \$50 or more at the time or re-presentment, you will be charged an additional overdraft fee for paying or returning the items up to five items per business day. Other than the five items per business day limit, there is no limit on the number of times your account could be charged an overdraft fee if that same item is re-presented multiple times.**

For example, you write a check from your account with us. We return the check and charge your account an overdraft fee because your account is overdrawn more than \$50. The same check is then re-presented to us for payment with your account overdrawn by \$50 or more. Whether we pay or return the re-presented check, your account will be charged an overdraft fee for this item and any other overdraft items up to 5 items per business day.