

FNBC BANK & TRUST FEE SCHEDULE

Effective: December 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
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 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
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
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 (Ceb), and all requests to stop bill payment checks generated through either BeB or CeB.....	30.00
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**