

FNBC BANK & TRUST FEE SCHEDULE

Effective: October 1, 2018

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 free

Business account coin & currency –

deposited/purchased No Charge

CASH ADVANCE: (\$5,000 maximum)

Bank Customers Only or Prepaid Cardholders Only No Charge

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

Dormant Account Fee \$10.00 per month

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

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 per Business Day Fee**.....	\$5.00
Overdraft Fee per Item Paid/Returned**.....	\$32.00
Return Deposit Check.....	\$10.00

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
Telephone Transfers.....	\$2.00
Temporary Checks.....	\$1.00

WIRE TRANSFERS

Incoming.....	No Charge
Outgoing.....	\$30.00
Foreign Out.....	\$60.00

****An overdraft fee of \$32.00 will be charged per item for covering overdrafts created by electronic debits, checks, in person withdrawals, internal transfers, ATM withdrawals, and one-time or recurring debit card transactions. The overdraft fee of \$32.00 per item for ATM withdrawals or one-time debit card transactions will not be imposed for these items unless the account has been opted-in to allow such overdrafts. There is no limit on the total fees we can charge you for overdrawing your account. We may, at our own discretion, return a check or electronic debit rather than paying the item. The fee for returned items is \$32.00 per item. There is no limit on the total fees we can charge you for returning items that are presented against your account. If your account is overdrawn two or more consecutive business days, your account will be charged an Overdraft per Business Day Fee of \$5.00 starting the second business day your account is overdrawn and each business day thereafter that the account remains overdrawn.**