

## Service Fee Schedule

<b>AOD Paid Item Fee</b> .....	\$33.00
<b>Paid Item Fee</b> .....	\$33.00
<b>Returned Item Fee</b> .....	\$33.00
<p>Fee is imposed for overdrafts created by checks, in-person withdrawals, ATM (Automated Teller Machine) withdrawals, ACH (Automated Clearing House) withdrawals, POS (Point of Sale) withdrawals or by other electronic means.</p> <p>First State Bank and Trust Company will limit the number of fees for overdraft items you can incur per day to 4. The bank will not assess fees on overdraft/ returned items that are less than \$5.00.</p>	
<b>Account Balance Inquiries Fee</b> (First 10 each month are free) .....	\$1/inquiry
<b>Debit Card Replacement Fee</b> .....	\$7.00
<b>Cashier's Check Fee</b> .....	\$9.00*
<b>Foreign ATM Fee for Customers</b> .....	\$2.00*
<p>Fee for each ATM withdrawal, transfer or balance inquiry completed at an ATM terminal not owned by First State Bank and Trust Co.</p>	
<b>Garnishment Fee</b> .....	\$33.00*
<b>Money Order Fee</b> .....	\$5.00
<b>Negative Balance Fee</b> (Fee is imposed on the 7th calendar day of an overdraft and every 5 business days thereafter.) .....	\$33.00
<b>Premature Account Closing Fee</b> (Fee is imposed for closing an account within 90 days of opening.) .....	\$15.00
<b>Reconciling Fee</b> (Fee for help reconciling banks statements) .....	\$30.00 per hour (min. \$30.00)
<b>Research Fee</b> (Fee for account research.) .....	\$50.00* per hour (min. \$50.00*)
<b>Stop Payment Fee</b> .....	\$33.00
<b>Visa® Gift Card</b> .....	\$5.00

### -- ACCOUNT ACTIVITY --

	Previous 2 Months	Up to 7 Years
<b>Check Copies</b>	\$2.00	\$30.00 per hour (minimum \$30)
<b>Statement without images</b>	\$2.00	\$30.00 per hour (minimum \$30)
<b>Statement with images</b>	\$3.00	\$50.00* per hour (minimum \$50*)

#### Dormant Account Fee

Checking Accounts – after 182 days .....	\$5/month
Money Market Accounts – after 365 days .....	\$5/month
Savings Accounts – after 15 months .....	\$15/quarter

#### Balance to Avoid Dormant Account Fee

Checking and Money Market Account .....	\$500
Savings .....	\$100



\*Items Revised 3/1/18 and Effective 3/1/18