

MISCELLANEOUS FEES & CHARGES

THE FIRST NATIONAL BANK IN CARLYLE

891 Fairfax
Carlyle, IL 62231

1350 12th Street
Carlyle, IL 62231

500 W. Harrison St.
Aviston, IL 62216

18001 St. Rose Rd.
Breese, IL 62230

Effective Date: 5/13/2019

This disclosure contains information about fees for some of the services we provide.

ACCOUNT RECONCILING/RESEARCH FEE

PER HOUR: \$30.00

PHOTOCOPIES / PER COPY: \$0.50

ATM/DEBIT CARD FEES

REPLACE ATM CARD: \$10.00

REPLACE DEBIT CARD: \$20.00

EACH ATM WITHDRAWAL AT MACHINES WE DO NOT OWN: \$1.00

CHECK IMAGES - UP TO 5 PER REQUEST: \$2.00

DORMANT ACCOUNTS PER STATEMENT CYCLE (MINORS EXEMPT) \$5.00

EARLY CLOSING ON CERTIFICATE OF DEPOSIT: PENALTY + \$30.00

FAXING: PER PAGE \$2.00

FOREIGN ITEM PROCESSING (CHECKS PAYABLE IN FOREIGN COUNTRY) \$20.00

GIFT CARDS: FEE PER CARD: \$5.00

HEALTH SAVINGS ACCOUNT (HSA) SETUP FEE: \$25.00

IRA TRANSFER FEE: \$50.00

LEVY/GARNISHMENTS/COURT ORDERS/SUBPOENAS: \$100.00

LOOSE COIN MACHINE

CUSTOMER: NO FEE

NON-CUSTOMER: 5% + \$2.00

LOST CERTIFICATE \$10.00

NOTARY FEE

CUSTOMER: NO FEE

NON-CUSTOMER: \$1.00

NON SUFFICIENT FUNDS (NSF) CHECKS

RETURNED / PER ITEM FEE \$30.00

NOT RETURNED (OVERDRAFT) / PER ITEM \$30.00

MOBILE DEPOSIT (CONSUMER) / PER DEPOSIT ITEM NO FEE

MONEY MARKET: MORE THAN 6 CHECKS CLEAR IN ONE STATEMENT CYCLE / PER ITEM \$3.00

OFFICIAL CHECKS

CUSTOMER: \$3.00

NON-CUSTOMER (LESS THAN \$300 WITH CASH ONLY): \$5.00

REPLACEMENT OF LOST CHECK \$10.00

PHOTOCOPIES / PER COPY: \$0.25

POPMONEY

STANDARD DELIVERY (3 BUSINESS DAYS): NO FEE

NEXT DAY DELIVERY (1 BUSINESS DAY): / PER TRANSACTION \$2.00

E-GREETING WITH PAYMENT (E-MAIL ONLY): / PER TRANSACTION \$1.00

PAYMENT REQUEST: / PER REQUEST \$2.00

STOP PAYMENT FEE: / PER ITEM \$20.00

RETURN OF DEPOSITED ITEM OR CASHED CHECK \$10.00

RETURNED MAIL (BAD ADDRESS) / PER ITEM \$5.00

SAFE DEPOSIT BOX:

3 X 5 BOX: \$20.00 ANNUAL FEE LOST KEY: \$25.00

3 X 10 BOX: \$25.00 ANNUAL FEE DRILLING FEE: \$150.00

5 X 10 BOX: \$40.00 ANNUAL FEE

10 X 10 BOX: \$60.00 ANNUAL FEE

SIGNATURE GUARANTEE (MEDALLION STAMP)

CUSTOMER: \$25.00

NON-CUSTOMER: \$50.00

SPECIAL STATEMENT WITH IMAGES \$25.00

STATEMENT PRINTOUT \$2.00

STOP PAYMENT / PER ITEM (VALID FOR 6 MONTHS) \$30.00

WIRE TRANSFERS

OUTGOING (WITHIN USA): \$25.00

OUTGOING (INTERNATIONAL - US CURRENCY): \$50.00

INCOMING (WITHIN USA): \$10.00

INCOMING (INTERNATIONAL): \$25.00