

The following fees will be charged for these banking services that require special handling:

SAFE DEPOSIT BOXES

ANNUAL RENTAL

3" x 5"—\$35 • 3" x 10"—\$50

5" x 10"—\$75 • 10" x 10"—\$125

REPLACE LOST KEY • \$10*

*If both keys are lost, the box must be drilled open at a cost determined at opening

WIRE TRANSFERS

Established bank customers only

DOMESTIC • \$25 per transfer

FOREIGN • \$30 add'l

MONEY ORDERS

\$3* customer

CASHIER CHECK

\$4* customer

*No fee to Senior Citizens age 65+, CroixClub members and First Class account holders

COUNTER CHECKS

5 free - 25¢/after

CHECKING & SAVINGS ACCOUNT EARLY CLOSURE

\$25 within 90 days of account opening

HEALTH SAVINGS ACCOUNTS

ANNUAL SERVICE CHARGE • \$25

REMOTE DEPOSIT ANYWHERE (RDA)

PER DEPOSIT ITEM FEE • \$1

*Waived with eStatement enrollment

OVERDRAFT CHARGE

Applies to checking, savings and money market accounts
PER DEBIT ITEM • \$32

DAILY MAXIMUM • \$96

(Created by Check, ACH debit, Internet or Online Debit, Bank Fee, In Person Withdrawal, Phone Debit)

CHARGES WILL NOT BE ASSESSED ON NON-BUSINESS DAYS (Saturdays, Sundays, New Years Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day and Christmas Day)

RETURN ITEM CHARGE

Applies to checking, savings and money market accounts

PER DEBIT ITEM • \$32

DAILY MAXIMUM • \$96

(Created by Check, ACH debit, Internet or Online Debit, Bank Fee, In Person Withdrawal, Phone Debit)

CHARGES WILL NOT BE ASSESSED ON NON-BUSINESS DAYS (Saturdays, Sundays, New Years Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day and Christmas Day)

DAILY OVERDRAFT FEE • \$5 per day

Fee begins on the fourth day after initial overdraft (maximum 20 consecutive business days/\$100)

CHARGES WILL NOT BE ASSESSED ON NON-BUSINESS DAYS (Saturdays, Sundays, New Years Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day and Christmas Day)

BILLPAY FEES

OVERNIGHT RUSH CHECK PAYMENT • \$19.95

SECOND-DAY RUSH CHECK PAYMENT • \$14.95

SECOND-DAY RUSH ELECTRONIC PAYMENT • \$4.95

GIFT PAYMENT BY CHECK • \$2.99
DONATION PAYMENT

BY CHECK • \$1.99

RETURNED DEPOSIT ITEM FEE • \$4 per item

STOP PAYMENT CHECKS AND ACH ITEMS • \$30

RECURRING DEBIT CARD TRANSACTIONS • \$30

FIRST STATE BANK AND TRUST

ACCOUNT RECONCILING

No charge 1st time; thereafter
\$25 per hour with a minimum
of \$25 and a maximum of \$100

DUPLICATE STATEMENT COPY • \$2

PAPER STATEMENT FEE • \$6 per month

*eChecking only

COLLECTION ITEM • \$20 per check

COIN COUNTING

CUSTOMER • No charge

NON-CUSTOMER • 5%
with \$3 minimum*

*Exception: Minors under the age 18

NOTARY PUBLIC SERVICE

CUSTOMERS • no charge

NON-CUSTOMERS • \$5

LEVY/GARNISHMENT • \$100

FAX MACHINE • \$2 per page LONG DISTANCE • \$3 per page

INTERNATIONAL • \$5 per page

FOREIGN CURRENCY ORDER

\$15 per order
(postage rates vary)

FOREIGN CHECK ITEMS

\$20 for first item, \$5 for each
additional item included in
the same transaction

AUTOMATIC LOAN PAYMENT ADJUSTMENT FEE • \$10

ACCOUNT PROTECTION TRANSFER FEE

\$5 per transfer

RECORD RESEARCH

PER HOUR—\$25 • MINIMUM—\$5

DEBIT/ATM CARD

REPLACE CARD • \$7.50

RUSH ORDERS • Rates vary

ATM/POS WITHDRAWAL FEE

\$1 per withdrawal if at a non-First
State Bank and Trust location or
outside of MoneyPass network

CHECK PRINTING

Fee depends on style of
check ordered

DORMANT ACCOUNT CHARGE

Accounts become dormant when
there is no customer driven deposit or
withdrawal for a period of 12 months

CHECKING & MONEY
MARKET • \$5 per month
(if your balance is less than \$500)

SAVINGS • \$5 per month
(if your balance is less than \$200)

CANVAS KEY LOCK DEPOSIT BAG • \$25.00

ZIP DEPOSIT BAG • \$5.00
