



Share Account Fees

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| Christmas Club – Early Withdraw Fee | \$5.00 per withdraw |
| Vacation Club – Early Withdraw Fee | 2 withdrawals per year – After two, a \$5.00 withdraw fee will be accessed |
| Early Termination Fee (Closing within 90 days of opening the account) | \$5.00 |

Checking Account Fees

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| Stop Payment (Check or ACH) | \$20.00 per item |
| Overdraft Transfers (from shares) | \$5.00 per transfer |
| Non-sufficient Funds | \$30.00 per item |
| Uncollectable Funds (returned deposit) | \$30.00 per item |
| Share Draft Printing | Price varies upon style |
| Cashier's Check | \$5.00 |
| Debit Card Replacement | \$10.00 per card Expedited – 3 day/\$15.00 |
| Notice of Levy | \$25.00 per notice |
| Temporary Checks | \$2.00 per sheet |
| Copy of a written personal check | \$5.00 per Item |

Credit Card Fees

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| Application Fee | None |
| Balance Transfer Fee | None |
| Cash Advance Fee | \$5.00 per cash advance |
| Foreign Transaction Fee | 1.00% of each multiple currency transaction in U.S. dollars 1.00% of each single currency transaction in U.S. dollars |
| Late Payment Fee | Up to \$30.00 or the amount of the required minimum payment, whichever is less |
| Returned Payment Fee | Up to \$30.00 or the amount of the required minimum payment, whichever is less |
| Over-the-Credit limit Fee | None |
| Document Copy Fee | \$12.00 |
| Emergency Card Replacement | \$165.00 |
| Card Replacement Fee | \$10.00 |
| ACH origination Return | \$30.00 |
| Card Recovery Fee | \$65.00 |



Electronic Funds Transfer Fees

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| ATM Withdrawals, Deposits, Transfers, Inquiries | \$0.00 at First National Bank ATMs |
| ACH Item Non-Sufficient Funds | \$30.00 per item |
| ACH Origination Return | \$30.00 per item |
| ATM Overdraft Protection (from shares) | \$5.00 per transfer |
| Bill Pay Non-Sufficient Funds | \$30.00 per item |
| Bill Pay Stop Payment | \$20.00 per item |
| Wire Transfer – Domestic | \$20.00 per transfer |
| Wire Transfer – Foreign | \$40.00 per transfer |

Other Service Fees

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| Account Reconciliation/Research | \$25.00 per hour |
| Statement Copy | \$2.00 per statement |
| Money Order | \$1.00 per money order (maximum amount \$1,000) |
| Dormant Account | \$5.00 per month after 12 months inactivity After 3 years of dormancy funds will be surrendered to the state |
| Returned Mail/Undeliverable Mail | \$2.00 per item |
| Escheat Processing Fee | \$100.00 |
| Loan Late Payment | \$20.00 (after 15-day grace period) |
| Home Equity Loans | Appraisal fee & recording fee varies per loan |
| Home Equity Satisfaction | Price varies per paid off loan |
| Western Union (Domestic) | \$30.00 |
| Copy of a Money Order or Cashier's Check | \$5.00 per item |

Convenience fee for Payments made via Debit Card

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| \$1.00 - \$1,200.00 | \$5.00 |
| \$1,201.00 - \$2,400.00 | \$10.00 |
| \$2,401.00 - \$3,600.00 | \$15.00 |
| ***For every additional \$1,200.00, an additional \$5.00 in fees will be added. | |