

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Daily point-of-sale transactions limit	\$1,500.00
Daily ATM cash withdrawals from checking or savings accounts	\$ 500.00
Usage fee for ATM we do not own or operate	\$ 2.50
Replace lost ATM or Debit Card	\$ 10.00
Sweep of funds	\$ 10.00
Check printing (fee depends on style of checks ordered)	
Cashier's Checks	\$ 8.00
Money orders	\$ 5.00
Counter Checks	\$ 1.00
Indemnity Bond preparation	\$ 30.00
Dormant fee	\$ 7.00
Checking account is dormant if for one year you have made no deposits or withdrawals to the account. A savings account is dormant if for three years you have no deposits or withdrawals to the account. Monthly service charge applies for dormant accounts with balance under \$500.	
*Bounce paid items (each overdraft paid)	\$ 37.00
*Savings overdraft (per occurrence)	\$ 37.00
*Nonsufficient funds (NSF) Items (paid or returned) each	\$ 37.00
* (such as created by check, in-person withdrawal, bank fee, ATM withdrawal or other electronic means)	
Excessive Debit on Savings Account	\$ 5.00
Duplicate of replacement statements	\$ 6.00
Image copies of checks	\$ 6.00
Account research and balancing (per hour)	\$ 30.00
Fax	\$ 5.00
Photocopies (per page)	\$.25
Stop payments (each)	\$ 37.00
Telephone transfers	\$ 7.50
Deposited items returned (not drawn on FSB)	\$ 25.00
Collection (incoming and outgoing)	\$ 25.00
Incoming wire transfers	\$ 20.00
Outgoing wire transfers	\$ 30.00
Foreign incoming wire transfers	\$ 25.00
Foreign outgoing wire transfers	\$ 50.00
Notary	\$ 5.00
Closing accounts within 90 days (applied to all checking and savings accounts)	\$ 30.00
Garnishments, attachments or levy fees	\$ 100.00
Loss of both keys to safe deposit box or forced entry into safe deposit box	\$ 200.00
Signature guarantee (customers only)	\$ 5.00
Transfer out of IRA funds	\$ 30.00
Return Statement Charge	\$ 5.00