

Fees & Transaction Limitations

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

The following services are not available to non-customers unless otherwise indicated.

Account Activity Printout-Snap-Shot Statement	\$3.00 per account
Account Balancing Fee	\$25.00 per hour (1 hour minimum)
Account Closing Fee	\$20.00 within 180 days
ACH File Origination Commercial Customers Only	\$10.00 per file Plus \$.15 each transaction
ACH Return Item	\$10.00 each
Account Research	\$25.00 per hour (1 hour minimum) Plus photocopying fees
Automatic Funds Transfer Between Accounts at FNBNWFL	\$5.00 per transfer
Bank to Bank (B2B) – Remote Account Transfer Transfer between your accounts at different financial institutions	\$2.00 per transfer

BillPay – Regular Delivery Payment	Free
Same Day Electronic Payment Option	\$5.95 per payment
Expedited Paper Payment Delivery Option	\$25.95 per payment
Canadian/Foreign Item Processing Fee	\$25.00 per item
Cashier’s Checks	\$5.00 each
Chargeback Item Fee-Returned Deposited Item	\$4.00 per item
Check Cashing (On-Us Checks)	Free for customers
Check Printing	(fee depends on style and quantity of check ordered)
Coin Processing	\$2.00 per \$100.00, \$2.00 minimum
Counter Checks/Temporary Checks/Deposit Tickets – Until Check Order Received	\$3.00 per 12
Debit Card Replacement Expedited Debit Card Replacement	\$5.00 per card Vendor Cost
Dormant Account Charge	\$10.00 per month
<p>An account is dormant if for one year from the date of last activity or date of last contact, whichever is greater, no withdrawals or deposits, other than credited interest, have been made to the account and we have received no communication or contact from you about the account or any of your accounts. A deposit or savings account is dormant after one (1) year and a Certificate of Deposit (CD) accounts become dormant after four (4) years.</p>	
Fax	
Customer	Free
Non-Customer	\$2.00 per page

Legal Process Fee:	
Writs, Levies, Garnishments, etc.	\$75.00 per notice
Night Drop-	
Zipper Bag	\$5.00 each
Notary Service	
Customer	Free
Non-Customer	\$10.00 per signature
*NSF – Insufficient Funds (Returned) The NSF (insufficient funds) fee is charged each time we return a check or other item drawn on your account against insufficient funds.	\$30.00 per item.
*Overdraft Fee (Paid) The Overdraft fee is charged each time we pay a check or other item drawn on your account against insufficient funds	\$30.00 per item with a maximum of 5 charged per day.
Photocopy	\$3.00 per page
Photocopying Image Statements	\$3.00 per statement
SAFE DEPOSIT BOXES	
3 X 5	\$30.00 per year
3 X 10	\$45.00 per year
5 X 10	\$65.00 per year
10 X 10	\$115.00 per year
Lost Key Replacement	\$10.00 per key

Drilling Fee	Actual Vendor Cost
Statements	
Electronic Statements	Free
Paper Statements	\$3.00 per statement cycle
Stop Payment	\$30.00
(Stop payment cutoff time is 10:00 a.m. CT on the next banking day on which we receive the check)	
Telephone Transfers	\$5.00
Wire Transfers – Domestic	
Incoming	\$10.00
Outgoing	\$15.00
Wire Transfer Trace – Domestic	\$20.00
Wire Transfers – International	
Incoming	\$15.00 plus correspondent bank fee
Outgoing	\$15.00 plus correspondent bank fee
Wire Transfer Trace – International	\$75.00
<i>We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.</i>	
<i>*Overdraft and NSF charges apply to overdrafts or insufficient funds created by the presentment for payment of checks, in person withdrawals, or other electronic means, as applicable. A presentment NSF fee may occur when a merchant attempts to present the same</i>	

transaction again to obtain the declined funds. Re-presentments for the same item (payment) will not be charged additional NSF fees.