

# IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

From

**First State Bank**  
**19230 ST RT 136**  
**Winchester, OH 45697**  
**(937) 695-0331**

## 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:

- Replace ATM Card .....\$5.00
- ATM Foreign Fee .....\$2.00
- Dollar Limit of Withdrawal at ATM within 24 hour period .....\$300.00
- Replace Debit Card .....\$5.00
- Quick Order of a Debit Card .....\$12.00
- Dollar limit of Purchase using a Debit Card .....\$1000.00 in point of sale transaction per day
- CSH MGMNT TRANSFER CHARGE .....\$5.00 per transaction
- CSH MGMNT TRANSFER CHARGE IN SAVINGS .....\$5.00 per transaction
- Check Printing .....Fee depends on style of checks ordered
- Counter Checks .....\$1.00
- Cashier's Check .....\$5.00
- Money Order .....\$2.00
- Deposited checks returned unpaid .....\$15.00
- Account Activity Printout .....\$3.00
- Special Statement .....\$4.00
- Account Research/Sheet Copy .....\$25 per hr./\$0.50 per copy (min. of \$25)
- Copy Statement .....\$3.00
- Telephone Transfer from Checking or Savings .....\$3.00
- FIRST Banker Telephone Service .....No Fee
- FIRST Click Online 24 Hour Internet Service .....No Fee
- eStatement Available .....No Fee for Viewing Online
- Garnishments .....\$100.00
- Levies .....\$100.00
- Dormant Account Fee .....\$5.00 per month
  - \* Only assessed to Checking Accounts
- Account Closing Fee .....\$20.00
  - \*When closing within 60 days of opening date

### ***Non-Customer Check Cashing:***

- Non-Customer Check Cashing \$200.00 or less .....\$10.00
- Non-Customer Check Cashing \$200.01 or greater .....5% of check amount

### ***Consumer Account Non-Sufficient Fund Charges:***

- Non-Sufficient Fund Service Charge .....\$33.00
- Non-Sufficient Fund Paid Service Charge .....\$33.00
- Non-Sufficient Fund Return Charge .....\$33.00

### ***Non-Consumer Non-Sufficient Fund Service Charge:***

- Non-Sufficient Fund Service Charge .....\$33.00
- Non-Sufficient Fund Paid Service Charge .....\$33.00
- Non-Sufficient Fund Return Charge .....\$33.00

**COMMON FEATURES CONT....**

**LIMITS AND FEES**

***Available Monthly Statement on Compact Disk:***

- 1 Month .....\$7.95
- 3 Months .....\$19.95
- 6 Months .....\$29.95
- Consumer 12 Months .....\$39.95
- Business 12 Months .....\$49.95

***Stop Payment Fees:***

- All Items .....\$33.00
- Renewals .....\$33.00

***Transfers:***

- Incoming Wires .....\$15.00
- Outgoing Wires .....\$25.00
- Outgoing International Wires .....\$55.00

***Notary Service:***

- Customer .....Fee Waived
- Non-Customer .....\$1.50

***Customer Safe Deposit Box Fees:***

- Small Box .....\$25.00
- Medium Box .....\$30.00
- Large Box .....\$40.00
- Extra Large Box .....\$55.00

***Non-Customer Safe Deposit Box:***

- Small Box .....\$50.00
- Medium Box .....\$60.00
- Large Box .....\$80.00
- Extra Large Box .....\$110.00

***Safe Deposit Box Special Items***

- Box Drilled .....\$130.00
- Box Tumbler Replaced .....\$35.00

***Photocopies:***

- Per Page .....\$0.25
- Per Page Duplexed .....\$0.35

***Fax Fees:***

- Sending .....\$3.00-1<sup>st</sup> Page/\$1.00 for each additional page
- Receiving .....\$2.00-1<sup>st</sup> Page/\$1.00 for each additional page
  
- Incorrect Address Fee .....\$2.50