

Farmers State Bank's Miscellaneous Fees and Charges

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

Account Reconciliation	\$25.00 per hour
Account Research	\$25.00 per hour
ACH Return Item	\$3.00
ACH Stop Payment	\$29.00
ACH Transfer Fee	\$5.00
Amortization Schedule	\$6.00
ATM Research	\$25.00 per hour
Business Bill Pay	\$10.00 per month
Canadian Checks Deposited	
Amount under \$500	\$10.00 per check
\$500 and Over	\$25.00 per check
Cashiers Checks	\$5.00
Check Copy	\$3.00
Closing Account Fee	\$15.00 (within 6 months of opening)
Coin Counting (Non-Customers)	10% of total
Coin & Currency Orders (Non-Customers)	\$2.00 plus \$.25 per roll and \$.25 per strap
Collections (Outgoing)	Quoted by Head Teller
Dormant Account Fee	\$2.50 per month
Fax Transmissions	\$2.00 per page
Garnishments	\$75.00
Gift Cards	\$2.95
Interest on Negative Available Balances	FSB Prime + 2.0%
Levies	\$25.00 or maximum allowed
MICR Reject Processing Fee	\$2.00 per item
Money Orders	\$3.00
Multiple Statement Mailing	\$3.00 per statement
Night Drop Bags	
Zipper	\$3.00
Locking (Small)	\$15.00
Locking (Large)	\$18.00
Overdraft Charge**	\$29.00 per item
Overdraft Protection	\$5.00 per transfer
Photocopies	\$.25 per page
PopMoney Fee	\$.50
Printed Account History	\$3.00
Replace Lost Debit or Credit Card	\$15.00
Returned Check Charge (NSF)**	\$29.00 per item
Returned Deposited Item Fee	\$5.00
Redeposited Check Fee	\$5.00
Safe Deposit Box Manual Billing	\$5.00
Safe Deposit Box Late Payment Fee	\$5.00
Sight Drafts over \$1	\$2.00
Statement Copy	\$3.00
Stop Payment	\$29.00
Temporary Checks	\$.25 each(unless FSB check order is placed)
Travel Cards	\$9.95
Two Signature Set-Up Fee*	\$29.00
Two Signatures Required*	\$1.00 per check
Wire Transfer	
Incoming	\$10.00
Domestic	\$15.00
Foreign	\$45.00

***Two Signatures Required only accepted under court order.**

****Examples of some items that may overdraw your account include checks, ATM transactions, point-of-sale (POS) transactions and pre-authorized debits.**

Some fees may be subject to state and local taxes.