

## Miscellaneous Fees and Charges

Account Services         Cost Account Reconcilement/Research Account Reconcilement/Research ACH Returned Deposited Item         \$3.00 each \$25.00 per hour ACH Returned Deposited Item         \$5.00 Transactions at FSB ATMs         Free Free Free Free Free Free Free Free	,			
Account Reconcilement/Research	Account Services		ATM/Debit Card Services	Cost
ACH Returned Deposited Item	Account Activity Copy	\$3.00 each	Lost Card Replacement	\$15.00
ACH Transfer Fee   \$5.00   Withdrawals at non-FSB ATMs   (varies by product)   ACH Transfer Fee   \$5.00     \$5.00   per month, after one year   Multiple Statement Mailing   \$3.00 per statement   Overdraft Charge*   \$15.00 per presentment   All Other Checking   \$15.00 per presentment   All Other Checking Accounts   \$29.00 per presentment   All Other Checking Accounts   \$15.00 per transfer   Premature Account Closure   \$15.00 per transfer   Premature Account Closure   \$15.00 per lemp per presentment   All Other Checking Accounts   \$29.00 per item per presentment   All Other Checking Accounts   \$29.00 per item per presentment   All Other Checking Accounts   \$29.00 per item per presentment   All Other Checking Accounts   \$29.00 per item per presentment   Returned Deposited Item   \$8.00   Statement Copy   \$3.00   Statement Copy   \$3.00   Two Signatures Required   \$1.00 per check   (only accepted under court order)   Undeliverable Mail Fee   \$5.00   Amount under \$500   \$10.00 per item   Amount under \$500   \$10.00 per item   \$500 and over   \$25.00 per	Account Reconcilement/Research	\$25.00 per hour	Transactions at FSB ATMs	Free
ACH Transfer Fee   Native/Dormant Account Fee^   S5.00 per month, after one year Multiple Statement Mailing   S3.00 per statement Multiple Statement Mailing   S3.00 per statement   S29.00 per presentment   S4.00 (within 6 months of opening)   S4.00 per presentment   S4.00 (within 6 months of opening)   S4.00 per presentment   S4.00 (within 6 months of opening)   S4.00 per presentment   S4.00 (within 6 months of opening)   S4.00 per presentment   S4.00 (within 6 months of opening)   S4.00 per presentment   S4.00 (within 6 months of opening)   S4.00 per presentment   S4	ACH Returned Deposited Item	\$5.00	Transactions at MoneyPass ATMs	Free
Inactive/Dormant Account Fee^   \$5.00 per month, after one year   Multiple Statement Mailing   \$3.00 per statement   \$3.00 per statement   \$3.00 per statement   \$3.00 per presentment   \$3.00 per	ACH Stop Payment	\$29.00	Withdrawals at non-FSB ATMs (va	ries by product)
Multiple Statement Mailing Overdraft Charge*         \$3.00 per statement         Internet Banking Services           Student Checking Accounts All Other Checking Accounts Overdraft Protection Transfer Premature Account Closure \$5.00 per transfer Premature Account Closure \$5.00 per transfer \$5.00 (within 6 months of opening)         \$5.00 per transfer hother of opening)         Bill Payment Inactivity Fee Internet Banking Services         \$3.00 per month Internet Banking         \$3.00 per month Internet Banking         \$3.00 per month Internet Banking         Free         \$3.00 per month Internet Banking	ACH Transfer Fee	\$5.00		
Student Checking	Inactive/Dormant Account Fee^	\$5.00 per month, after one year		
Student Checking All Other Checking Accounts \$29.00 per presentment All Other Checking Accounts \$29.00 per presentment Coverdraft Protection Transfer \$5.00 (within 6 months of opening)  Redeposited Check Fee \$8.00 Returned Item/Non-sufficient Funds Fee (INSF) Student Checking \$15.00 per item per presentment All Other Checking \$29.00 per item per presentment Returned Deposited Item \$8.00 Statement Copy \$3.00 Two Signatures Setup Fee \$29.00 Two Signatures Required (only accepted under court order) Undeliverable Mail Fee \$5.00 Undeliverable Mail Fee \$5.00  Cash/Check/Other Services Canadian Check Deposited Amount under \$500 Amount under \$500 Amount under \$500 Cashir's Check \$5.00 Counter/Temporary Checks \$0.25 each Levy/ Garnishment \$100.00 per notice Stop Payment \$29.00  Gift Card \$2.95 Travel Card \$9.95 Signature Guarantee \$7.00 per presentment processor and signature and the processor and signature and service presentment presentment processor and signature and service presentment pr	Multiple Statement Mailing	\$3.00 per statement		
Student Checking	Overdraft Charge*	•	Internet Banking Services	
All Other Checking Accounts Overdraft Protection Transfer Premature Account Closure  \$5.00 per transfer Premature Account Closure  \$5.00 per transfer Premature Account Closure  \$5.00 per item per presentment of opening)  Redeposited Check Fee  \$8.00 Returned Item/Non-sufficient Funds Fee (NSF) Student Checking  All Other Checking Accounts All Other Checking Accounts Sequence Sequence All Other Checking Accounts Sequence Sequence Statement Copy Two Signatures Required (only accepted under court order) Undeliverable Mail Fee  \$5.00  Cash/Check/Other Services Canadian Check Deposited Amount under \$500 Amount under \$500 Cash/Check Copy Cashier's Check Check Copy Cashier's Check Check Copy Cashier's Check Check Copy Garnishment Signature Guarantee  \$5.00 per item \$5.00 per item \$5.00 per nere presentment Sp. 00 per item \$5.00 per item \$5.0	Student Checking	\$15.00 per presentment		\$3 00 per month
Overdraft Protection Transfer Premature Account Closure St 5.00 (within 6 months of opening)  Redeposited Check Fee \$8.00 Returned Item/Non-sufficient Funds Fee (NSF) Student Checking \$15.00 per item per presentment All Other Checking Accounts \$29.00 per item per presentment All Other Checking Accounts \$8.00 Statement Copy \$3.00 Two Signatures Setup Fee \$29.00 Two Signatures Required (only accepted under court order) Undeliverable Mail Fee \$5.00  Cash/Check/Other Services Canadian Check Deposited Amount under \$500 Amount under \$500 Check Copy \$3.00 Check Copy \$3.00 Counter/Temporary Checks \$5.00 Check Copy \$3.00 Counter/Temporary Checks \$5.00 Gift Card \$2.95 Travel Card \$9.95 Signature Guarantee  \$5.00 wire services Signature Services Signature Guarantee  \$5.00 per item per presentment presentment processes Safe Deposit Box Fees** Due Annually Cutgoing International \$10.00 Outgoing International \$50.00 Outgoing International \$50.00 Safe Deposit Box Fees** Due Annually 2" x 5" Box \$30.00 5" x 5" Box \$30.00 5" x 5" Box \$30.00 5" x 10" Box \$45.00 5" x 10" Box \$45.00 5" x 10" Box \$80.00  **Fees may vary by location Safe Deposit Box Auto Pay Discount \$5.00 Safe Deposit Box Fees**	All Other Checking Accounts		· · · · · · · · · · · · · · · · · · ·	
Premature Account Closure	_	·	memor banking	1100
Redeposited Check Fee   \$8.00   \$8.00   Returned Item/Non-sufficient Funds Fee (NSF)   \$15.00 per item per presentment   \$15.00 per check   \$1.00 per chec	Premature Account Closure	·		
Redeposited Check Fee Returned Item/Non-sufficient Funds Fee (NSF) Student Checking All Other Checking Accounts Returned Deposited Item Statement Copy Two Signatures Required (only accepted under court order) Undeliverable Mail Fee  Cash/Check/Other Services Canadian Check Deposited Amount under \$500 Amount under \$500 Amount under \$500 Check Copy Counter/Temporary Checks Levyl Garnishment Stated Gift Card Travel Card Signatures Redurned Stude Read (NSF) Statement Copy S1.00 Statement Copy S29.00 Two Signatures Required (solly accepted under court order) Undeliverable Mail Fee S5.00 Safe Deposit Box Fees**  Due Annually Outgoing Domestic Outgoing International S55.00  Safe Deposit Box Fees** Due Annually S20.00 S3" x 5" Box S30.00 S" x 10" Box S45.00 S55.00 S6D and over S25.00 per item Safe Deposit Box Auto Pay Discount Safe Deposit Box Late Payment Fee S5.00 Safe Deposit Box Late Payment Fee S5.00 Safe Deposit Box Late Payment Fee S5.00 Safe Deposit Box Fees** Due Annually S20.00 S" x 5" Box S30.00 S" x 5" Box S30.00 S" x 10" Box S45.00 S55.00 S6D and over S25.00 per item Safe Deposit Box Auto Pay Discount Safe Deposit Box Late Payment Fee S5.00 Safe Deposit Box Late Payment Fee S5.00 S6T Card S6T Card S2.95 Travel Card S9.95 Signature Guarantee		•		
Returned Item/Non-sufficient Funds Fee (NSF) Student Checking \$15,00 per item per presentment All Other Checking Accounts \$29.00 per item per presentment Returned Deposited Item \$8.00 Statement Copy \$3.00 Two Signatures Setup Fee \$29.00 Two Signatures Required (only accepted under court order) Undeliverable Mail Fee \$5.00  Cash/Check/Other Services Canadian Check Deposited Amount under \$500 \$10.00 per item \$500 and over \$25.00 per item \$500 and over \$25.00 per item \$3.00 Counter/Temporary Checks Levy/ Garnishment \$100.00 per notice Stop Payment \$29.00  Gift Card \$2.95 Travel Card \$9.95 Signatures Item per presentment Incoming Domestic (nancoming International \$10.00 Outgoing Domestic (nancoming International \$10.00 Outgoing Domestic (outgoing International \$10.00 Outgoing Domestic (outgoing International \$10.00 Outgoing International (outgoing International \$10.00 Outgoing Domestic (outgoing International \$10.00 Outgoing Domestic (outgoing International \$10.00 Outgoing Domestic (outgoing International (outgoing Internation	Redeposited Check Fee		Wire Services	
Student Checking	·	Fee (NSF)	Incoming Domestic	\$10.00
All Other Checking Accounts Returned Deposited Item  \$8.00  Statement Copy  Two Signatures Setup Fee Two Signatures Required (only accepted under court order) Undeliverable Mail Fee  Cash/Check/Other Services Canadian Check Deposited  Amount under \$500 \$5.00  \$10.00 per item \$500 and over Cashier's Check Check Copy Counter/Temporary Checks Levy/ Garnishment Stop Payment  Gift Card Travel Card Signatures Required \$8.00 \$8.00 \$29.00  \$1.00 per item \$5.00 \$29.00  \$1.00 per item \$5.00 \$10.00 per item \$5.00 \$3" x 5" Box \$30.00  \$25.00 per item \$55.00 \$36P Deposit Box Fees**  Due Annually  2" x 5" Box \$30.00  5" x 5" Box \$35.00  5" x 10" Box \$45.00  5" x 10" Box \$80.00  **Fees may vary by location Safe Deposit Box Auto Pay Discount Safe Deposit Box Auto Pay Discount Safe Deposit Box Auto Pay Discount Safe Deposit Box Late Payment Fee \$5.00  Safe Deposit Box Late Payment Fee \$5.00  Gift Card \$2.95 Travel Card \$9.95 Signature Guarantee  \$700  Safe Deposit Box Auto Pay Discount Safe Deposit Box Late Payment Fee \$5.00			Incoming International	\$10.00
Returned Deposited Item         \$8.00         Outgoing International         \$55.00           Statement Copy         \$3.00         Two Signatures Setup Fee         \$29.00           Two Signatures Required (only accepted under court order)         \$1.00 per check         Safe Deposit Box Fees** Due Annually           Undeliverable Mail Fee         \$5.00         \$50.00         \$2" x 5" Box         \$20.00           3" x 5" Box         \$30.00         \$30.00         \$5" x 5" Box         \$35.00           3" x 10" Box         \$45.00         \$5" x 10" Box         \$45.00           5" x 10" Box         \$55.00         \$80.00           Amount under \$500         \$10.00 per item         \$6" Peposit Box Auto Pay Discount         \$5.00           Cashier's Check         \$5.00         \$6" Peposit Box Auto Pay Discount         \$5.00           Cashier's Check         \$5.00         \$6" Peposit Box Late Payment Fee         \$5.00           Counter/Temporary Checks         \$0.25 each         \$6" Peposit Box Late Payment Fee         \$5.00           Gift Card         \$2.95         \$6" Peposit Box Late Payment Fee         \$5.00           Gift Card         \$9.95         \$9.95         \$9.95           Signature Guarantee         Free         \$1.00         \$1.00         \$1.00         \$1.00	J		Outgoing Domestic	\$15.00
Statement Copy	<del>-</del>		Outgoing International	\$55.00
Two Signatures Setup Fee Two Signatures Required (only accepted under court order)         \$1.00 per check         Safe Deposit Box Fees** Due Annually           Undeliverable Mail Fee         \$5.00         \$5.00         \$20.00           3" x 5" Box         \$30.00           5" x 5" Box         \$35.00           3" x 10" Box         \$45.00           5" x 10" Box         \$55.00           10" x 10" Box         \$80.00           **Fees may vary by location         \$36e Deposit Box Auto Pay Discount           Safe Deposit Box Auto Pay Discount         \$5.00           Cashier's Check         \$5.00           Check Copy         \$3.00           Counter/Temporary Checks         \$0.25 each           Levy/ Garnishment         \$100.00 per notice           Stop Payment         \$2.95           Travel Card         \$9.95           Signature Guarantee         Free	·	•		
Two Signatures Required (only accepted under court order) Undeliverable Mail Fee \$5.00  Cash/Check/Other Services Canadian Check Deposited Amount under \$500 \$500 and over Cashier's Check Check Copy Counter/Temporary Checks Levy/ Garnishment Stop Payment  Gift Card Travel Card Signatures Required \$1.00 per check \$2.00 \$2" x 5" Box \$30.00 \$3" x 10" Box \$30.00 \$5" x 10" Box \$55.00 \$10" x 10" Box \$55.00 \$10" x 10" Box \$5.00 \$5 x 10" Box \$5 x 10"		•		
Cash/Check/Other Services   S10.00   S10.00 per item   S5.00   S25.00   Safe Deposit Box Fees   S10.00   S10.00 per item   S50.00 and over   S25.00 per item   S50.00 and over   S25.00 per item   S50.00 counter/Temporary Checks   S10.00 per notice   Stop Payment   S100.00 per notice   Stop Payment   S29.00   S29.95   Signature Guarantee   Free   S5.00   S20.00		-	Onfo Domanit Day Frankt D	
Undeliverable Mail Fee \$5.00		•	•	-
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Cash/Check/Other Services Canadian Check Deposited Amount under \$500 \$10.00 per item \$500 and over \$25.00 per item Cashier's Check \$5.00 Check Copy \$3.00 Counter/Temporary Checks \$0.25 each Levy/ Garnishment \$100.00 per notice Stop Payment \$29.00  Gift Card \$2.95 Travel Card \$9.95 Signature Guarantee \$3" x 10" Box \$45.00 \$5" x 10" Box \$55.00  10" x 10" Box \$55.00  Safe Deposit Box Auto Pay Discount \$5.00 Safe Deposit Box Late Payment Fee \$5.00  **Fees may vary by location Safe Deposit Box Late Payment \$5.00  \$5.00  **Souther Temporary Checks \$0.25 each Levy/ Garnishment \$100.00 per notice Stop Payment \$29.00		·		
Cash/Check/Other Services Canadian Check Deposited Amount under \$500 \$10.00 per item \$500 and over \$25.00 per item Cashier's Check \$5.00 Check Copy \$3.00 Counter/Temporary Checks \$0.25 each Levy/ Garnishment \$100.00 per notice Stop Payment \$29.00  Gift Card \$2.95 Travel Card \$9.95 Signature Guarantee  5" x 10" Box \$55.00 \$80.00  **Fees may vary by location Safe Deposit Box Auto Pay Discount \$5.00 Safe Deposit Box Late Payment Fee  **5.00  **5.00  **South Payment \$5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment \$5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location Safe Deposit Box Late Payment Fee  **5.00  **Tees may vary by location **Tees may vary by				· ·
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Cashier's Check \$5.00 Check Copy \$3.00 Counter/Temporary Checks \$0.25 each Levy/ Garnishment \$100.00 per notice Stop Payment \$29.00  Gift Card \$2.95 Travel Card \$9.95 Signature Guarantee Free	Amount under \$500	\$10.00 per item		ΦΕ 00
Cashier's Check \$5.00 Check Copy \$3.00 Counter/Temporary Checks \$0.25 each Levy/ Garnishment \$100.00 per notice Stop Payment \$29.00  Gift Card \$2.95 Travel Card \$9.95 Signature Guarantee Free	\$500 and over	\$25.00 per item		
Counter/Temporary Checks \$0.25 each Levy/ Garnishment \$100.00 per notice Stop Payment \$29.00  Gift Card \$2.95 Travel Card \$9.95 Signature Guarantee Free	Cashier's Check	\$5.00	Safe Deposit Box Late Payment Fee	\$5.00
Counter/Temporary Checks \$0.25 each Levy/ Garnishment \$100.00 per notice Stop Payment \$29.00  Gift Card \$2.95 Travel Card \$9.95 Signature Guarantee Free	Check Copy	\$3.00		
Levy/ Garnishment \$100.00 per notice Stop Payment \$29.00  Gift Card \$2.95  Travel Card \$9.95  Signature Guarantee Free	Counter/Temporary Checks	\$0.25 each		
Stop Payment \$29.00  Gift Card \$2.95  Travel Card \$9.95  Signature Guarantee Free				
Travel Card \$9.95 Signature Guarantee Free	•	·		
Signature Guarantee Free	Gift Card	\$2.95		
	Travel Card	\$9.95		
Notary Services Free	Signature Guarantee	Free		
	Notary Services	Free		

Some fees may be subject to state and local taxes.

These fees apply to consumer accounts. Business and Public Funds accounts may be subject to different fees.

<sup>^</sup>Inactive/Dormant Account Fee does not apply to interest bearing consumer accounts.

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