



FEE SCHEDULE FOR CONSUMER ACCOUNTS

EFFECTIVE JANUARY 1, 2024

TELLER SERVICES

Night Deposit Bag	\$20.00	Counter Check	\$0.25
Zipper Bag	\$4.00	Deposit of Foreign Item	\$10.00
Coin Rolling Fee	10%		

ACCOUNT FEES

Stop Payment	\$35.00	Dormant Fee (per month after 1 year)	\$5.00
Automatic Overdraft or Overdraft Fee*	\$35.00	Negative Balance (per business day after 5 consecutive business days)	\$5.00
Auto Transfer for Overdraft	\$5.00	Non-Sufficient Funds (NSF) Returned Item Fee*	\$15.00
Paper Statements	\$3.00		

BOOKKEEPING SERVICES

Telephone Transaction	\$2.00	Incoming Wire	\$10.00
Levy or Garnishment	\$75.00	Outgoing Wire	\$20.00
Research (per hour - 1 hour min.)	\$25.00	Foreign Incoming Wire	\$25.00
Foreign Currency Exchange (plus cost)	\$5.00	Foreign Outgoing Wire	\$65.00

ATM RELATED SERVICES

Foreign ATM Service Charge	\$2.00	Mini-Statement	\$0.50
Replacement Visa Debit Card	\$6.00		

SAFE DEPOSIT BOXES

Lock Servicing Fee	\$250.00
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OFFICIAL INSTRUMENTS

Money Orders	\$4.00	Prepaid MasterCard: \$50 or less	\$3.00
Cashier's Check	\$5.00	Prepaid MasterCard: Over \$50	\$5.00
International Travel Card	\$7.50		

OTHER CUSTOMER SERVICES

Photo Copy	\$0.25	Notary Fee - FNB Bank Customer	\$ ---
Fax	\$2.00	Notary Fee - Non-Customer	\$10.00
Medallion Stamp	\$25.00		

Fees for Overdrawing - Additional Information

An insufficient balance resulting in a fee can occur several ways. It can be created by check, in person withdrawal, ATM withdrawal, or other electronic means. It may also occur if funds are transferred or drawn against funds not yet available according to the bank's funds availability policy.

***May apply per item, per presentment**



FEE SCHEDULE FOR NON-PERSONAL ACCOUNTS

EFFECTIVE JANUARY 1, 2024

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ACCOUNT FEES - PER STATEMENT CYCLE

Sweep Account	\$25.00	Remote Deposit Capture	\$30.00
Zero Balance Accounts - up to 5	\$50.00	Positive Pay	\$100.00

TRANSACTION FEES

Cash In	NO CHARGE	Remote Deposited Items	\$0.15
Cash Out		ACH Origination - Per File	\$2.00
Up to \$20,000	NO CHARGE	ACH Origination - Per Item	\$0.10
Per \$1,000 over \$20,000	\$1.00	Same Day ACH File	\$5.00
Per Statement Cycle		Mobile Deposits	\$0.50
		After 5 Free Per Statement Cycle	

ONLINE BANKING FEES - PER STATEMENT CYCLE

Standard Online Banking	NO CHARGE	Business Online Banking	NO CHARGE
ACH and Wire** For Retail <i>Allows Limited ACH and Wire activity</i>	\$20.00	Business Online Banking + One Add On (ACH or Wire**) <i>Allows Full ACH and Wire activity</i>	\$25.00
		Business Online Banking + Two Add Ons (ACH & Wire**) <i>Allows Full ACH and Wire activity</i>	\$40.00

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****Wire fees apply. See standard Schedule of Fees for additional fee information.**