



Fee Schedule

Effective April 21, 2014

Deposit Account Service	Fee
Returned Checks-Customers and Non-Customer (includes chargebacks, retransmits and checks deposited and returned for nonpayment)	\$10.00 per item
Stop Payment Orders	\$25.00 per order
Check Copies from Digital Image System	\$1.00 per copy
Check Copies from Microfilm	\$25/hr + \$1/copy, 1 hour minimum
Statement Copies from Digital Image System	\$5.00 per statement
Statement Copies from Microfilm	\$25/hr + \$1/copy, 1 hour minimum
Statement Snapshot - Between Statement Cycles	\$2.00 per copy
Special Statement Handling ~ Additional Copy, Mail HOLD, Custom Schedule	\$5.00 per statement printed
Dormant Checking and NOW Accounts	\$1.00 per month after 1 year inactivity
Dormant Savings and Money Market Accounts	\$1.00 per month after 2 years inactivity
Regular Savings Excess Withdrawal Fee (including ATM, POS, over the counter & ACH)	\$0.50 each withdrawal after 6 in month
Christmas Club Early Withdrawal Fee	\$20.00
Check Printing	Price will vary dependent on style & quantity
Overdraft or NSF Charge	\$35.00 per item
Continuous Overdraft Charge on every 5th consecutive day OD	\$5.00
Charge Off Account Fee	\$30.00
Levy Fee	\$25.00 (per order)
Garnishment Fee	\$20.00 (per order)
Loan Payoff Letter	\$20.00
IRA Account Annual Fee	\$15.00
IRA Rollover/Transfer	\$20.00
IRA Excess Contribution Withdrawal	\$20.00
Customer Inquiries Requiring Bookkeeping Research	\$25/hr + \$1/copy (\$25 minimum)
Ready Reserve (Overdraft Protection Line of Credit)	\$20.00 annually
Online Banking	
Web & Mobile Online Account Access	Free
BillPay Services- Personal Checking	\$4.95 a month for 10 bills & \$0.45 each additional. Bank waives fee with eStatement sign up & Direct Deposit.
BillPay Services- Business Checking	\$6.95 a month for 15 bills & \$0.55 each additional
ATM/Debit Card Fees	
Non-FNBO ATM Withdrawals	\$1.00 each
Non-FNBO ATM Balance Inquiries	\$0.50 each
Expedited (Overnight) ATM/Debit Card Replacement	\$10.00
New PIN Number	\$2.00
Non-Customer ATM Withdrawals	\$3.00

Collections

Incoming	\$15.00
Outgoing	\$15.00

Customer Service

Charges for Counting Coin (Bank Customer \$10.00 & above)	10% of amount
Charges for Counting Coin (Non-Customer \$10.00 & above)	15% of amount
Endorsement Stamps	Bank cost + \$5.00
Security Transactions	\$1.00 per \$1,000.00
Fax-Outgoing	\$1.00 per page
Fax-Incoming (Customer)	\$1.00 per page
Fax-Incoming (Non-Customer)	\$2.00 per page
Photocopy Fee	\$0.25 per copy
Notary Public Service (Customer)	Free
Notary Public Service (Non-Customer)	\$5.00
Night Depository Bag	\$15.00 annually

Non-Customer Transactions - Check Cashing

Government Items	\$5.00 each
Other Items	\$5.00 + \$1.00 per \$1000.00

Official Checks

Cashier's Check	\$5.00 per check
Money Order	\$2.00 per check
Travel Card	\$4.00
Visa Gift Card	\$4.00

Safe Deposit Box Sizes (by inches)

2 x 5	\$12.00 per year
3 x 5	\$17.00 per year
5 x 5	\$20.00 per year
3 x 10	\$25.00 per year
5 x 10	\$30.00 per year
10 x 10	\$55.00 per year
15 x 15 - Locker	\$75.00 per year
Lost Key	\$20.00 each key
Drill Box Open	Bank Cost (not less than \$200.00)

Wire Transfers

Incoming - Domestic	\$10.00 each
Outgoing - Domestic	\$20.00 each
Incoming - Foreign	\$20.00 each
Outgoing - Foreign	\$40.00 each