



Schedule of Fees

Consumer Accounts
Effective 1/1/25

All fees are per transaction / occurrence, unless otherwise stated.

ACCOUNT SERVICES	
Stop Payment	
Via Customer Service	\$35.00
Via Online Banking	\$30.00
Chargeback (Return Deposit Item)	\$15.00
Re-Deposit Chargeback	\$4.50
Non-Sufficient Funds – Return Item Fee	\$39.50
Non-Sufficient Funds – Overdraft Fee	\$39.50
Continuous Daily Overdraft Fee ¹ (Each day the account is overdrawn, beginning 3 days after the account is first overdrawn)	\$5.00/day
Large Return Item Fee (>=\$2,500)	Return Item Fee + \$25.00
Account Closing Fee (closed within 6 months of opening)	\$50.00
Dormant Account Fee ²	\$10.00/month
Excess Money Market or Savings Transaction ³	\$10.00
Audit Confirmation or Verification of Deposit (VOD)	\$20.00
Research Fee (minimum charge \$62.50)	\$125.00/hour
Research with Paper Copies	\$0.30/page + Research Fee
TELLER SERVICES	
Coin Counting	10% of amount counted ⁴
TRANSFERS	
Account Transfer (via Online Banking)	Free
Sweep Transfer (Auto Funds Transfer)	\$10.00
Telephone Transfer (Account Transfer via Customer Service)	\$10.00
Incoming Wire Transfer	\$15.00
Outgoing Domestic Wire Transfer	\$30.00
Outgoing International Wire Transfer	\$45.00
Outgoing Repetitive Wire Transfer	\$20.00
CHECK AND STATEMENT SERVICES	
Monthly Statement – Electronic	Free
Monthly Statement – Paper	\$5.00
Check Images with Monthly Statement	
Front Only	Free
Front and Back	\$7.50 + Monthly Statement Fee
Copy of Canceled Check or Deposit Item	\$7.50
Copy of Monthly Statement	\$7.75
Purchase of Official Check	\$8.00
Purchase of Official Check in Foreign Currency	\$40.00 + Shipping Cost
DEBIT CARD TRANSACTIONS AND SERVICES	
ATM Account to Account Transfers	Free
Withdrawals at First American Bank ATMs	Free
Withdrawals at Allpoint & Presto! ATMs	Free
Withdrawals at all other ATMs	\$3.00
ATM Balance Inquiry	
First American Bank ATMs	Free
Other ATMs	\$2.00
Debit Card Replacement – Standard	\$10.00
Debit Card Replacement – Rush	\$25.00
International Transaction Fee	2.75% of U.S. Dollar value
LEGAL PROCESSING	
Citations, Garnishments, Levies and Other Court Orders	\$175.00
COLLECTION SERVICES	
Collection Item (Foreign Check or Draft)	\$45.00 + Processing Costs ⁵
Canadian Item in CAD < \$5,000	\$6.00 + Processing Costs ⁵
Canadian Item in USD < \$5,000	\$6.00
SAFE DEPOSIT BOX	
Key Duplication	\$30.00
Lost Keys; Drilling	\$167.50

¹A Continuous Daily Overdraft Fee will also apply when any fee causes an account to drop below a zero balance.

²Accounts become dormant after an extended period of customer inactivity. Checking/Money Market accounts become dormant after 12 months. Savings accounts become dormant after 24 months.

³Applies to every withdrawal or transfer after six during a statement cycle made by preauthorized or automatic transfer, telephone order or instruction, computer transfer, or by check, draft, debit card or similar order.

⁴Fee will be waived for First American Bank customers who have one of the following accounts: Private Banking Checking, Advantage Checking, Teen Checking, Student Checking, Minor Savings, or Student Savings.

⁵Processing Costs may include correspondent bank fees, collecting bank fees, communication fees, messenger fees and other related fees.