

ATM/Debit Card (Consumer & Commercial)	
ATM/Debit card monthly maintenance / PIN number change / Setup (per card) / Point-of-Sale (POS) transaction	Free
ATM/Debit card replacement	\$10.00
ATM/Debit Foreign currency conversion (FNB fee)	2.00%
ATM mini statement	Free
ATM transaction or inquiry Non-Proprietary ATM	\$2.50
Debit Card rush order	\$65.50
Collections & Foreign Items	
Car drafts	\$25.00
Collection items	\$25.00
Canadian & Foreign returned items	\$20.00
Foreign business verification	\$25.00 + cost
Foreign currency exchange	Market rate
Foreign collection items	\$25.00 + cost
Foreign Documentary Collection	\$75.00
Foreign letter of credit / per amendment	\$300.00 + cost / \$175.00 per amendment
New collection draft service setup	\$200.00
Returned draft	\$25.00
Legal, Notary Public/Medallion & Signature Guarantee (other fees may apply)	
All notary acts	\$6.00
Certificate and seal of protest	\$4.00
Copies (per page)	\$0.50
Each additional signature	\$1.00
Each notice of protest	\$1.00
First signature	\$6.00
Freeze/levy/garnishment/lien/warrant per account	\$100.00
Medallion guarantee	\$50.00
Signature guarantee	\$15.00
Loans	
Automobile value printout	\$10.00
Coupon books (reorder)	\$5.00
Negotiable Items	
Cashier's checks purchase	\$7.00
Cashier's checks re-issue	\$10.00
Check printing/supplies	Varies by style
Checks, temporary (4 per page minimum)	\$3.00 per sheet
Change orders (May require 24 – 48 hour notification)	0.50%
Coin counting/rolling (Not applicable to Piggy Bank Club) <i>Available to FNB Customers Only</i>	5%
Deposited or withdrawn currency/coin transaction fee	\$0.50 per \$1,000 over \$5,000
Full coin bag deposits	\$4.00 per bag
Claim of lost/stolen Cashier's Check	\$25.00
Money order stop payment	\$25.00
Money order	\$4.00
Money order re-issue	\$10.00
Tax refund check	\$10.00 for checks < \$500.00 or 2% for checks > \$500.00
Traveler's cheques	1.5% of total
Traveler's cheques for two	2.5% of total
Night Deposit Bag	
Night drop annual fee	\$25.00
Night deposit bag (with lock) purchase	\$30.00
Night deposit bag processing	\$1.25 per bag per day
Night deposit key/key replacement (each)	\$10.00
OD/NSF & Returned Items	
Demand deposit loan auto transfer	\$5.00
Deposit correction / Deposited item returned / Deposited item re-run	\$10.00 each
NSF return/paid ¹	\$35.00
Overdraft interest charge	18% Annual Percentage Rate daily
Overdraft transfer (each)	\$10.00
Reclamation of returned deposited item	\$25.00
Special handling of returned items	\$25.00

Note: All service charges are subject to change. 1) Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.

Research & Maintenance			
Account balance assistance (1 hour minimum)			\$25.00 per hour
Account closed within 90 days of opening			\$25.00
Account closed by mail			\$20.00
Account inactivity fee (not applicable to Piggy Bank Club Accounts)			\$10.00
Account inquiry			\$5.00
Account research (1 hour minimum) / rush (1 hour minimum)		\$50.00 per hour + \$1.00 per item / \$75.00 per hour + \$1.00 per item	
Amortization schedules			\$25.00
Bank by Phone automated service			Free
Bank by Mail per transaction			\$5.00
Fax service			\$5.00/addtl. Pages \$1.00 each
FNB Web Banking™ password reset			\$5.00
Photocopies (per page)			\$2.00
Release of credit information (VOD/VOM)			\$10.00
Required account information not provided after 30 days (monthly)			\$10.00
Signature card update			\$5.00
Transfer of funds			\$7.00
Safe Deposit Box Rental (Annual) NOT FDIC INSURED			
2 x 4 or 2 x 5	\$20.00	10 x 10	\$100.00
3 x 5	\$25.00	10 x 15	\$125.00
5 x 5	\$30.00	12 x 20	\$130.00
3 x 10	\$45.00	16 x 20	\$150.00
5 x 10	\$60.00	20 x 20	\$180.00
22 x 16 (Houston Lake Front Circle location only)	\$165.00	33 x 16 (Houston Lake Front Circle location only)	\$300.00
Box drilling			\$150.00
Box rental late fee			\$20.00
Setup (non-refundable)			\$25.00
Statements			
Account or statement printout			\$5.00
Check copy (each)			\$5.00
Check imaging CD ROM (per CD)			\$50.00
Check imaging on checking accounts			\$10.00
eDocs (consumer images)			\$5.00
Hold mail			\$50.00
Microfilm/optical copies of a statement		\$5.00 + research hourly fee	
Returned mail			\$10.00
Special statement cutoff			\$25.00
Stop Payment (Checks/ACH)			
Stop payment (per item/per renewal)			\$35.00
Stop payment (range/recurring ACH)			\$50.00
Stop payment (through FNB Web Banking)			\$20.00
Sweep Accounts			
Setup / Transaction fee			Free
Wire Transfers			
E-mail confirmation			Free
Fax confirmation			\$5.00
Mail confirmation			\$5.00
Fed service message			\$5.00
Incoming			\$12.00
Outgoing domestic			\$25.00
Outgoing international			\$25.00 + cost
Returned incoming or outgoing wire			\$12.00
Special handling wire fee			\$50.00
Zipper Bags			
Large	\$10.00 + tax	Medium	\$6.00 + tax
		Small	\$4.00 + tax
Account Analysis & MSB (May also include all other fees listed within this document)			
Account analysis monthly fee			\$20.00
ACH credit/debit			\$0.10 each
Armored Car Invoice			Cost
Audit confirmation per account (1 hour minimum)		\$40.00 + research hourly fee / \$25.00 per hour	
Currency/coin transaction fee		\$0.25 per \$1,000 over \$10,000	
Deposited items			\$0.08 each

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FDIC insurance				Variable	
Items paid or credit entry				\$0.20 each	
MSB monthly fee				\$200.00	
Partial Reconciliation file				\$25.00	
Reserve balance required (deducted from available balance)				10.00%	
Safekeeping monthly maintenance				\$25.00	
ATM Deposit Card					
Card (new)	\$5.00	Card (reissue)	\$5.00	Card (closing)	\$5.00
Web Banking® for Business					
Stop payment				\$20.00	
VERISIGN VIP Security Token (one-time per user fee) / Replacement				\$12.00 / \$12.00	
Wires				\$15.00	
Direct Advantage (Applicable charges accumulated and applied to account once a month)					
ACH file	\$10.00	ACH monthly maintenance	\$10.00	ACH return entries	\$5.00
ACH rules book, Corporate edition (upon request)				\$35.00	
Notification of change				\$1.00	
Per transaction fee				\$0.15	
Reports (each upon request)				\$5.00	
Reversals (per item/transaction)				\$10.00	
Remote Deposit Capture					
Monthly maintenance fee (tiered pricing based on projected volume)				\$50.00 / \$60.00 / \$75.00	
On-us / Transit items (per check)				\$0.05	
Credit items (per item)				\$0.20	
Cancellation fee for early termination (1 yr. agreement)				\$150.00	
Scanner Options:					
Lease: Low volume single-feed scanner (monthly recurring)				\$35.00	
Lease: High volume multi-feed scanner (monthly recurring)				\$50.00	
Purchase: Low volume single-feed scanner (cost divided into 4 equal payments)				\$585.00	
Purchase: High volume multi-feed scanner (cost divided into 4 equal payments)				\$1,050.00	
Lock Box (Account Analysis fees may apply)					
Annual box fee				Cost	
CD-ROM				\$20.00	
Exception item (if automated)				\$1.00	
File transmission				\$10.00 per file	
Foreign item collection				Cost	
Lock box research				Research fee applies only if First National Bank provides the research	
Mail preparation				Free	
Monthly maintenance				\$100.00	
Payment processing per coupon				\$0.25	
Net query token				\$10.00	
Per item deposit				\$0.08	
Setup (per document type) / Setup (Mark Sense optional)				\$500.00 / \$500.00	
Merchant Services					
Application fee				\$50.00	
Monthly maintenance				\$15.00	
Reprogram (if applicable)				\$50.00	
Payroll Card					
Card (new)	\$5.00	Card (closing)	\$5.00	Card (re-issuance)	\$5.00
Reversals (per transaction)				\$10.00	
Rush order				\$35.00	
Statement (upon request)				\$5.00	
Setup				\$50.00	
Positive Pay					
Exception items (per file) resolved by the Bank				\$5.00	
Monthly maintenance				\$35.00	
Setup				\$25.00	
Remit Plus (Account Analysis fees may apply)					
Monthly recurring fee				\$75.00	
Setup fee				\$150.00	

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