



NOTICE – IMPORTANT INFORMATION ABOUT YOUR ACCOUNTS.

We've made some adjustments to our service fees, effective February 1, 2022. Please review and contact us with questions at (800) 326-9486.

SERVICE	FEE
Account Reconciliation	\$20/hr
Account Research - No fee if bank error	\$20/hr plus \$5 per Statement Copy and 50¢ per Image Copy
Amortization Schedule	\$5 for non-customers
ATM Fees	
non-customer surcharge	\$3.00
customer use of non-FCCB ATM	\$2.00
Cashier's Check – customers only	\$5
Check Cashing (non-customers) - Refundable if become a customer within 90 days.	3%, \$10 minimum
Check Collections	\$20 per item
Close Account within 6 months of opening	\$15
Coupon/Bond Redemption - Refundable if become a customer within 90 days	\$10 for non-customers
Deposited Item Returned	\$15
Dormant Account Fee (<i>fee charged after 24 months of inactivity</i>)	\$5.00/month
Draft Collections	\$30 per item
Duplicate 1098/1099	\$2
Fax – Incoming & Outgoing	\$1 per page
Foreign Currency Exchange (\$10 fee waived for Canadian Exchange)	\$10 plus costs (\$5 - \$15)
Garnishment Fee or Interrogatory Fee	\$100 each
IRA – Administration Fee for Premature Distributions	\$25/distribution
IRA – External Transfer Fee Prior to Maturity	\$25
IRS Levy	\$100
Loan Conversion from Auto Pay to Coupon Book	\$50
Loan Coupon Book Replacement	\$10
Loan Payoff Letter	\$25
Minimum Balance to Open a Checking	\$50
MMI/Savings – Excess Withdrawal Fee	\$10/item over 6 items per month
New York Check Protests	\$30
Night Deposit Bags with Key	\$25
Night Deposit Key to Outside Deposit Box	\$5 Refundable
Overdraft – Paid/Return Item Fee	\$35/item
Overdraft Protection & Ready Money Annual Fee	\$25
Overdraft Protection Annual Fee for Gold Club Members	\$15
Continuous Overdraft Fee (beginning on sixth day)	\$6 per day
Photocopies	25¢ per copy
Paper Statement Copies for Accounts that Require an E-Statement	\$5 per statement
Replacement ATM/Debit Card	\$10
Returned Statements for Bad Address	\$5 per return
Safe Deposit Boxes Rental Fees	
2x5, 3x5, 5x5	\$30/year
3 x 10, 3x11	\$40/year
5 x 10, 5x11	\$50/year
10x10	\$100/year
Late Payment Fee (<i>after 30 days</i>)	\$10
Inventory	\$25/hr, Minimum \$25
Key Replacement Fee	\$10
Drill and replace locks	\$100 plus cost of lock
Signature Guarantee	\$10
Stop Payment – (<i>including NetTeller initiated stop payments</i>)	\$35/item
Sweep & Overdraft Protection Transfers (<i>Including overdraft protection transfers from a HELOC</i>)	\$10
Tax Bill Copy	At cost as billed (\$5 - \$10)
Travel Expense for Court Appearance	\$25/day plus costs
Wire Transfer Fee (<i>Customers Only</i>)	Incoming - \$15 Outgoing - \$30 (Domestic) & \$50 (Internat'l)