

Main Office
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BANK FEES

Checking and Savings Account Fees

Returned NSF Charge (per item with no maximum)..... \$25.00
Fee imposed when checks and items presented by electronic means are returned unpaid.

Overdraft Paid Charge (per item with no maximum)\$25.00

- *** *Fee imposed on overdrafts created by checks, in person withdrawals or other electronic means*
- *** *Overdrafts created by ATM's or by Check/Debit cards are excluded from overdraft fees*
- *** *Farmers State Bank does offer an overdraft protection plan and the ability for customers to transfer funds from savings to checking automatically to avoid overdrawing your account (see fee below).*

Stop Item Charge(s) (stop payment)\$30.00
Return Item Charge (per deposited item - business accounts only)\$5.00/item
Overdraft Transfer Fee \$5.00/transfer

Telephone Transfers: (Limit 3 transfers per month)

Savings to Checking \$200.00 & **over** -No Charge
Savings to Checking **under** \$200.00- \$2.00 fee
Checking to Checking\$200.00 & **over** - No Charge
Checking to Checking **under** \$200.00 -\$2.00 fee

Account Activity Printout\$1.00/sheet
Counter Checks (4 checks/sheet)\$1.00/sheet
Early Closing Fee (MMDA/Super Saver-within 6 months of opening)\$25.00

Checking Account Balancing\$25.00 (min 1 hour)
Account Research Fees.....\$25.00 (min 1 hour) & \$0.25 per item printed

Wire Transfer Fees

Incoming Wire\$25.00/transfer
Outgoing Wire\$25.00/transfer
International Wire.....\$50.00/transfer

Official Bank Check Fees

Personal Money Orders\$1.50 each
Cashier's Checks\$5.00 each

Safe Deposit Box Miscellaneous Fees

Lost Key Charge\$15.00
Drilling of Box \$150.00

Other Fees

ATM Card (1 time application) fee\$10.00
Replacement ATM/Check Card\$10.00

Night Deposit Zipper Bags \$5.00
Night Deposit Keys\$10.00
Night Deposit Locking Bags\$15.00 each

Notary Public ServiceNo Charge
Signature or Medallion Guarantee (Non-Customer)\$5.00
Garnishments & Tax Levies\$50.00/order

Currency Straps\$4.00/box
Flat Coin Wrappers\$3.50/box

Credit Card AdvancesNo Charge

Bill Pay for Business Accounts\$5.00/month
Bill Pay for Personal Accounts without Email Statements\$5.00/month

Photocopies\$0.25/copy
Faxes (Incoming & Outgoing)\$1.00/sheet