



FIRST BANK AND TRUST

PERSONAL & BUSINESS

FEE SCHEDULE

YOUR GOALS COME FIRST.

MISCELLANEOUS PERSONAL AND BUSINESS FEES

Unless otherwise noted, all fees apply to all personal and business checking, MMDA and savings products.

The following services are standard banking services provided at no charge:

Online Banking	Free
Online Business Bill Pay	Free
Business VISA® Check Card (Debit Card)	Free
First Bank By Phone	Free
Image Checks (online & statement)	Free

Description	Fee
Account Closing (within 180 days)	\$25
Account Reconciliation	\$20/hour

ATM Transactions—	
At First Bank ATMs	Free
Non-First Bank ATMs*	
Withdrawals	\$1.50 each
Balance Inquiry	\$1 each

ATM/Debit Card Replacement	\$5
Balance Inquiry (non-automated)	\$2
Cashier's Check	\$5

Coin & Currency Services—	
Coin Purchased (per roll)	\$0.08 each
Currency Purchased	\$0.25/strap
Bulk Coin Processing	\$2/bag

Collection Items	\$20
Collection Items (with document review)	\$25
Collection Items (foreign)	\$35
Deposit Correction	\$2

Dormant Accounts (after 18 months with no activity)	\$5/month
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Funds Transfer (non-automated)	\$2
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Government Reclamations (paper or ACH)	\$20
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Insufficient Funds Charge	\$32
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Legal Process Response	\$75
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Money Order	\$5
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Multiple Signature Review	\$25
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Night Depository Service	Free
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Night Deposit Bags & Vault Supplies	Priced by request
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Overdraft Charge	\$32
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Returned Deposit Item (chargeback)	\$6
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Continuous Overdraft Charge (after 5 days)	\$32
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Safe Deposit Boxes—	
Annual Rental	Varies
Late Payment Fees	\$10
Replacement Key	At Cost
Drill Box Fee	At Cost
Savings Transfer (to cover a checking overdraft)	\$7 each

Special Service Requests

At times, certain services require special handling or a quick response to meet a client's request. The fees below apply to branch or operations services, including research, return items processing, collections, and wire transfers.

Special Requests

Account History Printout	\$3/page
Copy of Item	\$3 each
Statement Copy	\$5 (plus \$2/page)
Notification by Phone or Fax	\$3 (plus \$0.50/fax page)
Research Service	\$25/hour
Stop Payment	\$32
Temporary Checks (set of 10)	\$2
Travelers Checks (Traditional Single Signer)	1.50%
Travelers Checks (Cheques For Two)	3.00%

Wire Transfers—

Incoming	\$15
Outgoing	\$23.50
International Wires	\$45

Check Printing Orders

Check printing charges for checks, deposits, or withdrawal slips vary depending upon the style and quantity ordered. Ask your Banker for additional information.



(877) 426-2498

www.FBOnline.com

* Other ATMs may have surcharges or fees from the machine owner that may be charged to your account. FBT has access to over 1,300 free ATMs nationwide including First Bank and Trust, Capital One (LA & TX).