

# Business Account Fee Schedule

Effective June 14, 2024



**First National Bank  
and Trust Company®**

www.bankatfirstnational.com • 800.667.4401

<b>Account Closure</b> (within 90 days of opening).....	\$30
<b>Account Research and Reconciliation</b> (per hour; \$10 min).....	\$25
<b>ATM/Debit Card and Transactions</b>	
Card.....	Free
<i>Unlimited use of any FNBT owned ATMs or any affiliated partnership agreement. Check www.bankatfirstnational.com/locations for the most up to date free ATMs.</i>	
Transaction at non-First National ATM.....	\$3
<i>You may be charged multiple fees for multiple transactions during the same ATM session. For example, if you use a non-FNBT ATM to obtain your balance you may be charged a fee and you may be charged a separate fee if you conduct a withdrawal transaction from the ATM during the same session. There may be an additional charge for using ATMs owned by another bank. Any charge will be disclosed at the ATM and will appear on your statement.</i>	
Replacement Card .....	\$10
Instant Issue Debit Cards .....	Free
<b>Cashier's Checks</b> .....	\$5
<b>Check Cashing</b> (customers) .....	Free
<b>Check Cashing</b> (non-customers).....	\$5
<b>Coin Counting</b> (non-customers).....	20%
<b>Fax – Incoming/Outgoing</b> .....	\$2.50
<b>Foreign Check Collection</b> .....	\$50
<b>Foreign Check - US/Canadian Dollars</b> .....	\$10
<b>Garnishment, Tax Levy, Summons</b> .....	\$100
<b>Gift Card Purchase</b> .....	\$4
<b>Imaged Check Copies</b> .....	\$3
<b>Incorrect Address Fee</b> (monthly).....	\$5
<b>Money Market items in excess of 6 per month</b> (per item).....	\$2.50
<b>Money Orders</b> .....	\$3
<b>Night Deposit Bags</b>	
Locked zipper .....	\$35
Wallet zipper .....	\$9
<b>Notary Public</b> .....	Free
<b>Overdraft/NSF Items</b>	
<i>Overdraft fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.</i>	
NSF Return Fee (item returned not paid) .....	\$34.50
Overdraft Fee (paid item) .....	\$34.50
Overdraft collection processing fee .....	\$40
Overdraft Transfer Fee .....	\$7
<b>Reclear Fee</b> .....	\$4.50

<b>Statements</b>	
Special Statement cut-off (per occurrence) .....	\$7.50
Statement Reprint.....	\$7.50
Transcript Statement.....	\$1
<b>Safe Deposit Box</b>	
Drilling/Pulling.....	\$150
Replacement Key .....	\$35
Late Payment Fee.....	\$20
<b>Savings items in excess of 6 per month</b> (per item).....	\$2.50
<b>Self-Service Storage Unit</b>	
Drilling/Pulling.....	\$150
Replacement Key .....	\$35
Late Payment Fee.....	\$20
<b>Stop Payments</b> .....	\$34.50
<b>Telephone Transfer</b> (non-automated) .....	\$5
<b>Temporary Checks</b> (per 10 quantity, 10 minimum) .....	\$5
<b>Verification of Deposit</b> .....	\$10
<b>Wire Transfer</b>	
Outgoing .....	\$27.50
Incoming (deposited into FNBT account) .....	\$15
Outgoing International.....	\$55
Incoming International .....	\$30

## Business Online Banking

- \$25 one time set-up fee
- \$10 per occurrence change
- Free online bill payment

### Business Online Banking Silver

- Three accounts
- No monthly service fee
- Save \$11 on stop payment fees
- Save \$9.50 on domestic wire transfer fees

### Business Online Banking Gold

- Six accounts
- \$25 monthly service fee
- Save \$11 on stop payment fees
- Save \$9.50 on domestic wire transfer fees

### Business Online Banking Platinum

- Unlimited accounts
- \$40 monthly service fee
- Save \$11 on stop payment fees
- Save \$9.50 on domestic wire transfer fees

Cash management services and a separate fee schedule available by contacting your banker.

## Business Account Fee Schedule

Effective June 14, 2024



www.bankatfirstnational.com • 800.667.4401

### Checking

#### one Business

- \$100 minimum balance to open account
- \$10 monthly service fee if daily balance falls below \$5,000
- Up to 250 free debits, credits, items
- \$.40 each 251+ debits, credits, items
- \$4 paper statement delivery fee

#### Club & Estate Checking

(Club, Estate, Trust (EIN), Organizations & Associations)

- \$100 minimum balance to open account
- \$5 monthly service fee if daily balance falls below \$100
- Up to 50 free debits, credits, and items
- \$.40 each 51+ debits, credits, items
- \$4 paper statement delivery fee

#### VIP Business

- \$100 minimum balance to open account
- \$20 monthly service charge
- Up to 400 free debits, credits, items
- \$.40 each 401+ debits, credits, items
- Interest paid on all collected balances
- \$4 paper statement delivery fee

#### Solutions Checking

(Non-Profit Organizations, Sole Proprietors, Partnerships, Small Corporations)

- \$100 minimum balance to open account
- \$30 monthly service fee
- Up to 300 free debits, credits, items
- \$.60 each beginning at 301 debits, credits, items
- Free Business Online Banking Gold
- Free standard ACH monthly service fee
- Originated ACH debit/credit transactions \$0.12 each
- Two free Personal **one** Accounts

#### Corporate Analysis Checking

- \$500 minimum balance to open account
- \$16 monthly service fee
- \$.27 per check written or debit
- \$.41 per deposit or other credit
- \$.11 per item deposited
- \$.16 per ACH debit
- \$.24 per ACH credit
- 0.54 per \$1,000 cash processing
- \$4 paper statement delivery fee
- Negative collected balance is Prime + 3%
- Earnings credit will be calculated on your average collected balance less reserve requirement. This credit is then used to offset any service charges incurred on this account.

### Business Money Market

#### Business Matrix Money Market

- \$10,000 minimum balance to open account
- \$10 monthly service fee if daily balance falls below \$2,500
- Interest paid on all collected balances

Interest Tiers

0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$249,999.99

\$250,000 +

#### Business Relationship Money Market

- \$10,000 minimum balance to open account
- Eligible FNBT Checking Account required (**one** Business, VIP Business, Solutions Checking, or Corporate Analysis Checking)
- \$10 monthly service fee if daily balance falls below \$2,500
- Interest paid on all collected balances

Interest Tiers

0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$249,999.99

\$250,000 +

### Business Savings

- \$50 minimum to open account
- \$7.50 monthly service fee if daily balance falls below \$200
- Earn compound interest monthly based on average daily balance

### Cash Management Services

Cash management services and a separate fee schedule available by contacting your banker.

- ACH Services
- Commercial Vault Services
- EDI Reporting
- Lockbox Services
- Positive Pay
- Remote Deposit Capture
- Sweep Accounts
- Zero Balance Accounts