



Share Account Fees

Christmas Club – Early Withdraw Fee	\$5.00 per withdraw
Vacation Club – Early Withdraw Fee	2 withdrawals per year – After two, a \$5.00 withdraw fee will be accessed
Early Termination Fee (Closing within 90 days of opening the account)	\$5.00

Checking Account Fees

Stop Payment (Check or ACH)	\$20.00 per item
Overdraft Transfers (from shares)	\$5.00 per transfer
Non-sufficient Funds	\$30.00 per item
Uncollectable Funds (returned deposit)	\$30.00 per item
Share Draft Printing	Price varies upon style
Cashier's Check	\$5.00
Debit Card Replacement	\$10.00 per card Expedited – 3 day/\$15.00
Notice of Levy	\$25.00 per notice
Temporary Checks	\$2.00 per sheet

Credit Card Fees

Application Fee	None
Balance Transfer Fee	None
Cash Advance Fee	\$5.00 per cash advance
Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 1.00% of each single currency transaction in U.S. dollars
Late Payment Fee	Up to \$30.00 or the amount of the required minimum payment, whichever is less
Returned Payment Fee	Up to \$30.00 or the amount of the required minimum payment, whichever is less
Over-the-Credit limit Fee	None
Document Copy Fee	\$12.00
Emergency Card Replacement	\$165.00
Card Replacement Fee	\$10.00
ACH origination Return	\$30.00
Card Recovery Fee	\$65.00



Electronic Funds Transfer Fees

ATM Withdrawals, Deposits, Transfers, Inquiries	\$0.00 at First National Bank ATMs
ACH Item Non-Sufficient Funds	\$30.00 per item
ACH Origination Return	\$30.00 per item
ATM Overdraft Protection (from shares)	\$5.00 per transfer
Bill Pay Non-Sufficient Funds	\$30.00 per item
Bill Pay Stop Payment	\$20.00 per item
Wire Transfer – Domestic	\$20.00 per transfer
Wire Transfer – Foreign	\$40.00 per transfer

Other Service Fees

Account Reconciliation/Research	\$25.00 per hour
Statement Copy	\$2.00 per statement
Money Order	\$1.00 per money order (maximum amount \$1,000)
Dormant Account	\$5.00 per month after 12 months inactivity After 3 years of dormancy funds will be surrendered to the state
Returned Mail/Undeliverable Mail	\$2.00 per item
Escheat Processing Fee	\$100.00
Loan Late Payment	\$20.00 (after 15-day grace period)
Home Equity Loans	Appraisal fee & recording fee varies per loan
Home Equity Satisfaction	Price varies per paid off loan
Western Union (Domestic)	\$30.00

Convenience fee for Payments made via Debit Card

\$1.00 - \$1,200.00	\$5.00
\$1,201.00 - \$2,400.00	\$10.00
\$2,401.00 - \$3,600.00	\$15.00
***For every additional \$1,200.00, an additional \$5.00 in fees will be added.	