

FIRST BANK & TRUST CO.  
SCHEDULE OF FEES

E-Banker - Online Banking.....	FREE
E-Pay - Online Bill Pay Monthly Maintenance Fee.....	FREE
E-Pay - Excess Item Fee (first 15 items per statement cycle free).....	0.50
Mobile Banking.....	FREE
FirstLine 1-888-306-2265.....	FREE
Notary Service.....	FREE
ATM/Check Card Monthly Fee.....	FREE
Foreign ATM Transaction.....	2.00
International ATM Fee.....	5.00
ATM/Check Card Replacement.....	5.00
Telephone Transfer Fee.....	FREE
Sweep Transfer Fee.....	FREE
Collection Item Fee (each).....	7.50
Garnishment Fee.....	30.00
Levy Fee or Other Legal Fee.....	30.00
Copy Fee (Per Page).....	0.25
Insufficient Funds (NSF) Returned Item Charge.....	30.00
Insufficient Funds (NSF) Paid Item Charge.....	30.00
Overdraft Privilege (ODP) Paid Item Charge.....	30.00
Returned/Reprocessed Item Fee.....	5.00
*Dormant Account Charge (Monthly Charge).....	5.00
Wire Transfer (Outgoing) - Customer.....	15.00
Wire Transfer (Incoming) - Customer.....	10.00
Wire Transfer (Outgoing International) - Customer.....	45.00
Wire Transfer (Incoming International) - Customer.....	25.00
Wire Transfer (Outgoing) - Non-Customer.....	30.00
Wire Transfer (Incoming) - Non-Customer.....	30.00
Wire Transfer (Outgoing International) - Non-Customer.....	60.00
Account Research (Per Hour/1 Hr Min.).....	25.00
Cashier's Check Fee - Customer.....	5.00
Cashier's Check Fee - Non-Customer.....	10.00
Stop Payment Order Fee.....	30.00
**Caution Fee (For 90 Days).....	30.00
Snapshot/Temporary Statement.....	2.00
Statement Reconciliation (Per Hour/1 Hr Min.).....	20.00
Fax Fee (Per Page).....	1.00
Gift Cards - Fee Per Card.....	5.00
Overdraft Accrual Charge - Commercial Accounts:	
-Daily fee assessed on overdrawn balance.....	4.00
-Interest charged on overdrawn balance.....	18% APR
Overdraft Accrual Charge - Consumer Accounts:	
-If overdrawn more than 5 days, by more than \$10.00 (Daily Fee)..	1.00

\*Dormant accounts are accounts with no activity (other than interest crediting) or contact from the depositor for more than 24 months.

\*\*Caution - Temporary watch on a checking account for lost or stolen checks.

Website: [www.fb247.com](http://www.fb247.com)      Mobile Banking: [www.fb247.mobi](http://www.fb247.mobi)

Member  
FDIC