



2016 Schedule of Services and Fees

Effective January 1, 2016

For inquiries contact your local banking center or
1-844-4-FORCHT

ATM/DEBIT CARDS

Transaction Limits Apply

Card or PIN replacement Fee	\$ 5.00
Customer Transaction Fee	No Fee

CHECKING – SAVINGS ACCOUNT FEES

Cashier's Check (<i>customer</i>)	\$ 5.00
Cashier's Check (<i>non-customer on-us checks only</i>)	\$10.00
Cash Item Return	\$10.00
Charge Off Maintenance	\$25.00
Checkbook Reconciliation (<i>per hour</i>)	\$30.00
Counter Checks	\$ 2.00
Current Statement and Copy of Paid Item	No Fee
Direct Deposit Reject (<i>first time free</i>) each	\$30.00
Early Account Closure (<i>within 180 days</i>)	\$50.00
Foreign Item Processing	\$25.00
Money Order (<i>customers only</i>)	\$ 3.00
Night Deposit Bag (<i>1 free</i>) each additional	\$15.00
Notice of Levy or Garnishment	\$75.00
Overdraft Link Transfer (<i>per transfer</i>)	\$ 5.00
Photocopies (<i>per page</i>)	\$.50
Prior Month Statement	\$ 5.00
Return Statement (<i>per cycle</i>)	\$10.00
Stop Payment Order	\$32.00
Telephone Research (<i>>3 calls per month</i>) each	\$ 2.00
Verification of Deposit Account (<i>per request</i>)	\$25.00
Zipper Bag (<i>1 free</i>) each additional	\$10.00

CHECKING ACCOUNT NON-SUFFICIENT FUNDS

(NSF)/Overdraft:

NSF Paid Item or NSF Returned Item Fee <i>(Applies to overdrafts created by check, in-person, ATM withdrawals or other electronic means)</i>	\$32.00
Continued Overdraft Fee <i>(\$5.00 assessed every 5th consecutive day your account remains overdrawn for a period of 5 or more consecutive calendar days. This charge is in addition to any Overdraft Item Fees or Return Item fees (NSF) assessed.)</i>	\$ 5.00

WIRE TRANSFERS

Incoming (<i>customer</i>)	\$25.00
Outgoing (<i>customer</i>)	\$25.00
International (<i>customer</i>)	\$50.00

SAFE DEPOSIT BOX RENTAL PER YEAR

2" x 5"	\$ 30.00
3" x 5"	\$ 30.00
3.5" x 5"	\$ 30.00
3" x 10"	\$ 40.00
3" x 10.5"	\$ 40.00
4" x 5"	\$ 40.00
4" x 10"	\$ 50.00
4" x 12"	\$ 50.00
5" x 5"	\$ 45.00
5" x 6"	\$ 50.00
5" x 10"	\$ 55.00
5" x 10.5"	\$ 55.00
10" x 10"	\$ 70.00
10" x 10.5"	\$ 70.00
10" x 15"	\$ 70.00

SELF-SERVE SAFE DEPOSIT BOX RENTAL PER YEAR

3" x 5"	\$ 10.00
3" x 10"	\$ 20.00
5" x 10"	\$ 30.00
10" x 10"	\$ 45.00

OTHER SAFE DEPOSIT BOX FEES

Drilling Safe Deposit Box	\$165.00
Lost Key	\$165.00
Late Fee (<i>10 days after payment date</i>)	\$ 10.00

MISCELLANEOUS FEES

Escheatment Fee	\$ 50.00
Legal Process (<i>per hour</i>)	\$ 30.00
Non-Customer Cash Advance Fee	\$ 5.00
Notary Service (<i>customer</i>)	No Fee
Outgoing or Incoming Fax (<i>per page</i>)	\$ 2.00
Research Fee (<i>per hour, 1 hour minimum</i>)	\$ 30.00

SELF-SERVE COIN COUNTER

Customer	No Fee
Non-Customer	10% of Counted Coin

DORMANT ACCOUNT FEES (per statement cycle)

Checking (<i>No activity in 6 months and balance less than \$2500.00</i>)	\$ 10.00
Savings (<i>No activity in 12 months and balance less than \$2500.00</i>)	\$ 10.00



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ONLINE/MOBILE BANKING

Mobile Deposit Capture	No Fee	Popmoney – Send Money	
External Incoming Transfer (A2A)	No Fee	\$5.00 - \$999.99 (3 day delivery)	No Fee
External Outgoing Transfer (A2A)	\$ 3.00	\$1000.00 and above (3 day delivery)	\$ 2.00
Same Day – Bill Pay (electronic)*	\$10.00	\$5.00 and above (next day delivery)	\$ 5.00
Overnight Check – Bill Pay (check)*	\$15.00	Popmoney – Request Money	
		\$10.00 - \$999.99 (3 day delivery)	No Fee
		\$1000.00 and above (3 day delivery)	\$ 2.00
		Popmoney Stop Payment Fee	\$32.00
		Popmoney E-Greeting	\$.50

*Certain bill pay restrictions may apply based on availability.