

Fee Schedule

FOR ALL SAVINGS AND CHECKING ACCOUNTS

Effective May 8, 2026

Account Research/ Reconciliation	\$25/hr
ATM, Foreign ATM for Noncustomers	\$3
ATM, Foreign ATM for Customers	\$1.50
International Surcharge	Varies
Cashier's Checks	\$5
Charge-Off, Reopen Account.	\$25
Check Cashing, Noncustomers . . . \$10 or 2.5% (greater)	
Check, Image	\$1

Check or ACH items

Item Returned, Chargeback Fee to Commercial Account	\$7.50
Item Returned, Chargeback Fee to Personal Account	\$5
Item Returned, Greater than \$5000	\$5
Overdraft Fee FNBT 360: \$25, Other \$28	
Return NSF Item Fee FNBT 360: \$25, Other \$28	
Overdraft Fee on item under \$5	\$7
Item Returned/Reprocessed Fee	\$5
Check Substitute	\$5
Closing Account Less than 90 days/\$25	
CoinCount Machine 9% fee for noncustomers	
Coin Wrapping	\$15/roll
Collections - Customers In/Out	\$17
Collections - Noncustomers.	\$25
Compliance Fee	\$150/mo.
Copies (photo copies)	\$.25/ea.
Debit Card, Change PIN.	\$5
Debit Card, Replacement.	\$7.50
Debit Card, Inactive 6 mo./\$2.50	
Debit Card, Reactivation	\$5
Dormant/Inactive Accounts \$5/mo	
<small>(Fee incurred after 13 months dormant if savings balance is below \$50, or after 7 months if checking balance is below \$1,000.)</small>	
Electronic Transfer/NSF Transfer	\$6
Faxes for Noncustomers . . . \$5 first page, then \$1/pg	
HSA Monthly	\$1
IRA Annual	\$10

Indemnity for Lost Cashier's Check	\$30
Levy/Garnishment	\$50
Money Orders.	\$3
Night Depository Service	\$2.50/mo.
Night Depository Bag	\$20
Night Depository Key	\$5
Notary Public for Noncustomers	\$5
Safe Deposit Box Replacement Key	\$10
Savings Withdrawals*6 free, then \$2/ea.	
Savings, Paper Statement Fee [balance under \$5K] \$1.85	
Savings, Balance Requirement Fee [balance under \$100]. \$3	
Special Handling Accounts	\$5
Statement Hold for Pick Up	\$5
Statement Mailed Duplicate.	\$5
Statement on USB	\$15
Statement: Printout of Current Activity	\$1/pg
Stop Payment Fee on Money Order.	\$30
Stop Payment Fee	\$30
Telephone Fund Transfers, Voice	\$2
Temporary Checks \$1/page (4 checks)	
Verification of Deposit	\$10
Wire Fee Outgoing (domestic)	\$15
Wire Fee Incoming (domestic)	\$10
Wire Fee Outgoing (international)	\$45
Wire Fee Incoming (international)	\$25
Zipper Bags Small \$5 / Large \$10	

*any transfers exceeding six (6) during the same quarter will incur a fee of \$2.00 per transaction for each additional item presented for the remainder of that quarter.

The First National Bank & Trust Co.

bankFNBT.com | Member FDIC