



September 25, 2023

RE: Bank Fees and Charges

To Whom it May Concern,

Attached is a full list of all of First National Bank charges and fees, including overdraft and return item fees. Please feel free to reach out should you have any further questions.

Sincerely,

A handwritten signature in black ink that reads "Jennifer Epperly". The signature is written in a cursive style.

Jennifer Epperly
Vice President/Loan Officer
NMLS#2059867

xc: file
JRE

200 S. Carol Malone Blvd, PO Box 67
Grayson, Kentucky 41143
(606) 474-2000
www.fnbgrayson.com



FEES AND CHARGES

The following fees and charges may be assessed against your account:

Check printing fees may vary by the style of check ordered.

Overdraft Fee per item (may be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)	\$19.50
Return Item Fee per item	\$19.50
Stop Payment Fee per item	\$19.50
Deposited Item Charge Back Fee per item	\$2.50
Closed Account Fee within 120 days after opening	\$25.00
Closed Christmas Club Fee account closed prior to maturity	\$10.00
Statement Cutoff Fee for each	\$5.00
Snapshot Statement each	\$3.00
Collection Item- each incoming item	\$5.00
Collection Item- each outgoing item	\$10.00
Counter Check Fee each item	\$0.50
Balance Inquiry at Foreign ATM, per inquiry	\$0.50
Night Deposit Bag Fee each bag	\$20.00
Cashier's Check Fee, each	\$5.00
Money Order Fee, \$1.00 to \$499.99, each	\$2.00
Money Order Fee, \$500 or more, each	\$2.50
MIMDA Account Fees per check	\$0.25
MIMDA Account Check Limitation Fee each violation	\$5.00
ATM/Debit Card Replacement Fee	\$10.00
Foreign ATM Transaction Fee	\$2.00
Coupon Book replacement, each	\$5.00
Coin Wrapping per roll	\$0.10
Research Photocopies, per copy	\$1.00
Hard Statements	\$2.00
Wire Transfers – Incoming for customers	\$10.00
Wire Transfers – Incoming for non-customers	\$25.00
Wire Transfers – Outgoing for customers	\$25.00
Wire Transfers – Outgoing for non-customers	\$50.00
Fax Service – \$2.50 first page/\$1.00 per additional pages	\$2.50
Faxx Printer, each	\$0.25
Telex Transfer of Funds, per transaction	\$2.50
Account Balancing Assistance, per hour, minimum charge of \$17.50	\$17.50
Account Research, per hour, minimum charge of \$17.50	\$17.50
Checking Dormancy fee, per month	\$4.00
Savings Dormancy fee, per quarter	\$12.00
Executions, each	\$75.00
Levies, each	\$75.00
Garnishments, each	\$75.00

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