

FEE SCHEDULE - EFFECTIVE JULY 18, 2008

CHECKING

NSF	\$30.00 per item
Overdraft	\$30.00 per item
Stop Payment	\$30.00 per item
Tax Levy	\$50.00
Deposited checks returned unpaid	\$10.00 per item
Overdrawn account balance fee	\$5.00 per day
Re-presentment fee	\$5.00 per item
Overdraft protection transfer	\$5.00 each
Special Statement	\$5.00 each
Cash Withdrawal at non-FCBT ATM	\$1.50
Account closed by mail	\$5.00
Account closed in 90 days (ex. Free Checking)	\$25.00
Telephone transfer	\$3.00
Dormant account fee	\$3.00
Statement photocopy	\$1.00 each
Check photocopy	\$1.00 each

SAVINGS

Savings NSF	\$30.00 per item
Account closed in 90 days	\$25.00
Overdrawn account balance fee	\$5.00 per day
Cash Withdrawal at non-FCBT ATM	\$1.50
Savings overdraft protection fee (transfer)	\$5.00 each
Dormant account fee	\$3.00

BOOKKEEPING RESEARCH

Account balancing assistance	\$30.00 per hour
Research bank records	\$30.00 per hour

OFFICIAL CHECKS

Treasurers Check (customers only)	\$5.00*
Money Order (customers only)	\$3.00*

WIRE TRANSFER FEES

Outgoing - Customer	\$20.00
Incoming - Customer	N/C
Foreign - Customer	\$51.00

Wires not available for Non-FCBT customers

FOREIGN CURRENCY EXCHANGE

Canadian Check Fee	\$10.00
Foreign Check Fee (<i>other than Canadian</i>)	\$20.00 + costs <i>Could cost up to \$80</i>

* Reward Checking Customers are limited to 5 each per year, without charge.

EARLY WITHDRAWAL & MISC. PENALTIES

Holiday Transfer Account	\$15.00	Per withdrawal or closing
Tax/Vacation Transfer Account	\$15.00	
CD - Maturity 1 year or less	3 month Interest	
CD - Maturity greater than 1 year	6 month Interest	
IRA - 1 year or more	6 month Interest	
Transfer of IRA to another financial institution	\$25.00 outgoing	

OTHER CUSTOMER SERVICES

Night Depository Bag	\$12.00
Collection Item	\$20.00
Medallion Signature Guarantee	\$5.00
Incorrect Taxpayer ID	\$50.00
Faxing - outgoing	\$1.00 per page
Duplication of 1099	\$1.00 each
Photocopying	\$0.50 per page
Re-registration of savings bond	N/C Customer
Re-registration of savings bond	\$20.00 Non Customer
Foreign Withdrawal at FCBT ATM	\$2.00
Foreign Withdrawal at FCBT ATM	\$3.50 - Bloomsburg Fair
Foreign ATM Usage Fee	\$1.50
Replace lost or stolen ATM/Debit Card	\$7.00

PERSONAL ONLINE BANKING FEES

Bill Payment	N/C
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BUSINESS ONLINE BANKING FEES

Bill Payment**	\$0.50 each
Payroll	\$0.50 each
Collections	\$5.00/month
	\$0.25/item
ACH Payments	\$5.00/month
	\$0.25/item
ACH Receipts	\$5.00/month
	\$0.25/item
Send a File	\$5.00/file
	\$0.25/item
Wire Transfers	\$20.00

** No Charge for Business First Checking Customers