

## First State Bank Common Features Schedule

Account balancing assistance or research .....	\$30.00 per hour	Money orders – Customer.....	\$4.00
Account closed within 90 days of opening.....	\$20.00	Non-customers .....	\$10.00
Additional statement .....	\$6.00	Night deposit - Lock bag (special order only).....	Varies
Business deposit return item fee.....	\$12.00	Zipper bag 11" x 6".....	\$7.00
Cashier's checks – Customer .....	\$5.00	Zipper bag 12.5" x 9".....	\$10.00
Non-customer .....	\$10.00	Online Banking – personal (includes small business).....	Free
Check cashing - Non-customer.....		With Bill Pay .....	Free
.....	\$5.00 per \$100.00 (\$15.00 min.)	Transfer fee (for overdraft transfer services) .....	\$15.00
Check printing..... (fee depends on style of check ordered)		Photocopies .....	\$.25 per page
Christmas Club Early Withdrawal Penalty ....	\$20.00/withdrawal	Safe Deposit Box fee (annual):.....	See reverse for prices
Collection items .....	\$30.00 plus costs	Safe Deposit Box service fees:	
Coin counting - Non-customer .....	10% of total (\$5.00 min.)	One lost key .....	\$50.00
Copy of check.....	\$3.00	Two lost keys (drill box).....	\$250.00
Currency gift envelope.....	\$.50 each	Stop pay charge.....	\$35.00 each
Dormant account fee .....	\$5.00 per analysis cycle	Recurring ACH stop pay charge.....	\$50.00
Faxes .....	\$5.00	Temporary checks/counter checks .....	\$.25 each
Foreign currency or foreign check exchange .....	\$20.00	Visa Gift Card fee.....	\$3.95
Garnishments, levies, and other legal processes fee .	\$100.00	Wire transfers – customers only	
Indemnity bond .....	\$25.00	Domestic incoming .....	\$30.00
Insufficient funds* –		Domestic outgoing .....	\$30.00
Overdraft fee (paid item) .....	\$35.00	International incoming .....	\$30.00
Returned item fee (each time presented).....	\$35.00	International outgoing .....	\$75.00
Invalid address fee** .....	\$5.00	Return wire fee .....	Varies
Money Card (debit card) annual fee .....	Free	T, T & L payments wire .....	\$30.00
Expedited overnight delivery / postage fee.....	\$25.00		

*\*Insufficient funds could occur as a result of one or more of the following types of transactions:*

- *The payment of checks, electronic funds transfers, or other withdrawal requests;*
- *Payments authorized by you;*
- *The return of unpaid items deposited by you;*
- *The assessment of bank service charges; (Overdraft or Returned Item fees will not also be assessed for overdrawing the account due to bank service charges.)*
- *The deposit of items which, according to the Bank's Funds Availability Policy, are treated as not yet available or until collection of items are final; or*
- *ATM cash withdrawals and Money Card (debit card) transactions. (If you want First State Bank to authorize and pay overdrafts on ATM cash withdrawals and one-time Money Card (debit card) transactions when you do not have sufficient funds in your checking account, you must opt in to this service and sign an Opt-In authorization form.)*

*\*\*Invalid address fee will be assessed for an account statement returned from the USPS due to an address not being updated by the customer. The fee will be charged for the first returned statement only.*

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Common Features Schedule**

**First State Bank Safe Deposit Boxes  
(subject to availability)**

Size	Annual Rent	10% AutoPay Discount	New London	Clintonville	Manawa	Waupaca	Auburndale	Marshfield	Stevens Point	Wisconsin Rapids
2" x 5"	\$ 16.00	\$ 14.40	✓	✓						
3" x 5"	\$ 22.00	\$ 19.80	✓	✓			✓	✓	✓	✓
2" x 10"	\$ 27.00	\$ 24.30		✓						
5" x 5"	\$ 30.00	\$ 27.00	✓				✓	✓		
3" x 10"	\$ 32.00	\$ 28.80	✓	✓	✓	✓	✓	✓	✓	✓
5" x 10"	\$ 50.00	\$ 45.00	✓	✓	✓	✓	✓	✓	✓	✓
6" x 9"	\$ 53.00	\$ 47.70		✓						
6" x 10"	\$ 55.00	\$ 49.50		✓						
10" x 10"	\$ 78.00	\$ 70.20	✓	✓			✓	✓		
11" x 14"	\$ 85.00	\$ 76.50					✓			

Note, most boxes are 22" in length.