

First State Bank Common Features Schedule

Account balancing assistance or research	\$30.00 per hour	Money Card (debit card) annual fee	Free
Account closed within 90 days of opening.....	\$20.00	Overnight delivery fee	\$25.00
Additional statement	\$6.00	Money orders – Customer.....	\$4.00
Business Remote Deposit fee.....	\$35.00/month	Non-customers	\$10.00
Scanner and software fees	Varies	Multiple signature monitoring fee.....	\$25.00 per analysis cycle
Business deposit return item fee.....	\$12.00	Night deposit - Lock bag (special order only).....	Varies
Cashier's checks – Customer	\$5.00	Zipper bag 11" x 6".....	\$7.00
Non-customer	\$10.00	Zipper bag 12.5" x 9".....	\$10.00
Check cashing - Non-customer.....		Online Banking – personal (includes small business)	Free
.....	\$5.00 per \$100.00 (\$15.00 min.)	With Bill Pay	Free
Check printing..... (fee depends on style of check ordered)		Overdraft transfer fee	\$15.00
Christmas Club Early Withdrawal Penalty	\$20.00/withdrawal	Photocopies	\$.25 per page
Collection items	\$30.00 plus costs	Safe Deposit Box fee (annual):.....	See reverse for prices
Coin counting - Non-customer	10% of total (\$5.00 min.)	Safe Deposit Box service fees:	
Copy of check.....	\$3.00	One lost key	\$50.00
Currency gift envelope.....	\$.50 each	Two lost keys (drill box).....	\$250.00
Dormant account fee	\$5.00 per analysis cycle	Stop Payments.....	\$35.00 each
Excess deposited items (over 20 per month)	\$.25 each	Recurring ACH stop payment fee	\$50.00
Enhanced Business eBanking	\$25.00/month	Temporary checks/counter checks	\$.25 each
ACH Services	\$25.00/month	Visa Gift Card fee.....	\$3.95
ACH Positive Pay	\$25.00/month	Wire transfers – customers only	
Security Tokens.....	\$75.00/token	Domestic incoming	\$30.00
Bill Payment.....	\$.50/bill	Domestic outgoing	\$30.00
Faxes	\$5.00	International incoming	\$30.00
Foreign currency or foreign check exchange	\$20.00	International outgoing	\$75.00
Garnishments, levies, and other legal processes fee .	\$100.00	Return wire fee	Varies
Indemnity bond	\$25.00	T, T & L payments wire	\$30.00
Insufficient funds* –			
Overdraft fee (paid item)	\$35.00		
Returned item fee (each time presented)	\$35.00		
Invalid address fee	\$5.00 per analysis cycle		

**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;*
- *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.*

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**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.