

		Standard Checking Account	Electronic Checking Account	Direct Checking Account	Money Market Account	NOW Account	Standard Savings Account	Junior Savings Account
MONTHLY SERVICE FEE	Opening Balance Requirement	\$100	\$100	\$100	\$1000	\$2500	\$100	\$100
	Minimum Balance Requirement	\$500	No Minimum Balance Requirement	No Minimum Balance Requirement	\$1000	\$2500	\$100	No Minimum Balance Requirement
	Monthly Maintenance Service Fee	\$12 <small>(No service fee on student accounts)</small>	\$7 <small>(No service fee on student accounts)</small>	\$3 <small>(No service fee on student accounts)</small>	\$12	\$15	\$4	No service charges apply
	Additional Terms & Conditions		Electronic delivery of account statement is required	<ul style="list-style-type: none"> • Must have direct deposit of payroll, retirement or any government payment • Check writing is not allowed • Unlimited cash withdrawals in amounts up to account balance 	During any month, you may not make more than six withdrawals or transfers to another bank account of yours or to a third party by means of a pre-authorized, automatic transfer or telephonic order or instruction, whether initiated by check, draft, debit card, if applicable, or similar order to a third party. This includes online banking account transfers and bill payments. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution. The following additional terms apply to this account: \$3.00 Service Charge Assessed per item if over six (6) transactions per four (4) week period.	Available only to individuals and sole proprietorships	During any month, you may not make more than six withdrawals or transfers to another bank account of yours or to a third party by means of a pre-authorized, automatic transfer or telephonic order or instruction, whether initiated by check, draft, debit card, if applicable, or similar order to a third party. This includes online banking account transfers and bill payments. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.	During any month, you may not make more than six withdrawals or transfers to another bank account of yours or to a third party by means of a pre-authorized, automatic transfer or telephonic order or instruction, whether initiated by check, draft, debit card, if applicable, or similar order to a third party. This includes online banking account transfers and bill payments. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

ATM & DEBIT CARD FEES	FSBB ATM	No fee for using a FSBB ATM to complete any transaction
	Non - FSBB ATM	No fee for using a Non - FSBB ATM, any charge that is applied is from the ATM Owner
	Replacement Debit Card	<ul style="list-style-type: none"> • Arrives in 7-10 Business Days • \$5.00 per card
	Expedited Replacement Debit Card	<ul style="list-style-type: none"> • Express shipping of a replacement card, arrives in 1-2 Business Days • \$50.00 per card
	Additional Card Fee (after 2)	• \$3.00 per card, plus \$2.50 monthly card fee per card

OVERDRAFT FEES	NSF Paid Item	\$25.00 each time we pay an overdraft (maximum 4 fees per day). Please see Overdraft Practice for more information.
	NSF Returned Item Fee	\$25.00 each time we return an item .
	Overdraft Sweep Protection	\$20.00 per year – Unlimited use! Please see Overdraft Sweep Service for more information on affiliated account sweep services.

WIRE TRANSFERS	Domestic Incoming	A wire transfer that is deposited into your account from another bank account inside of the U.S.	FREE
	Domestic Outgoing	A wire transfer that you send from your account to another U.S. bank account.	\$20
	International Incoming	A wire transfer that is deposited into your account from another bank account outside of the U.S.	\$20
	International Outgoing	A wire transfer that you send from your account to bank account outside of the U.S.	\$45

SAFE DEPOSIT BOXES	Box Replacement Key	Locksmith's Discretion
	Box Drill Fee	Locksmith's Discretion
	Safe Deposit Box Rental	Visit with a Bank Representative to learn how to set up automatic safe deposit box payments.

OTHER FEES	Online Bill Pay	No charge for first 14 payments during any payment cycle, .70 per payment for every payment after 14.	
	Temporary Checks	\$2.00 per sheet (3 checks)	
	Stop Payment Charge	\$20.00 per request	
	Order for Checks or Supplies	Personal checks, deposit slips or other banking supplies	Varies (based on items ordered)
	Legal Process Fee	Processing of any garnishment, tax levy, judgement, or other court administrative order against an account or customer, whether or not the funds are actually paid.	\$30
	Undeliverable Mail Fee	• \$5.00	
	Research Fees	• \$25.00 per hour	