



**Common Account Fees**

<b>ATM, Debit, or Credit Card Replacement</b>	replacement card free first time, \$5.00 per additional card
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<b>ATM Transactions<sup>1</sup></b>	no charge
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<b>Statements</b>	
Electronic checking & savings account statements <sup>2</sup>	no charge
Paper checking & savings account statements <sup>2</sup>	\$3.00 per statement
Paper line of credit statements	no charge
Paper credit card statements	no charge
Statement copies	\$3.00 per statement

<b>Stop Payments</b> (All items, including checks written, ACH transfers, and bill payment transactions)	\$30.00
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<b>ACH Items (initiated by First IB)</b>	
Incoming (Credit) Transactions	no charge
Outgoing (Debit) Transactions	\$5.00

<b>Wire Transfers</b>	
Incoming Transfers <sup>3</sup>	No charge
Outgoing Transfers – Domestic	\$20.00
Outgoing Transfers - Foreign <sup>3</sup>	\$50.00

<b>Deposits or payments to a First IB account made using a credit card</b>	3% of amount or \$10.00, whichever is greater
<b>Cashier's Check<sup>4</sup></b>	\$5.00 each
<b>Check Copies</b>	\$5.00 per copy
<b>Check by Phone</b>	\$5.00 per item
<b>Check issued for account closure</b>	\$5.00 per item
<b>Dormant Account Fee</b>	\$5.00 per account per month
<b>International Service Assessment Fee</b> (applies to all ATM and debit (check) card transactions initiate at any non-US or non-US territory location)	3% of the purchase or cash advance amount (in U.S. Dollars)
<b>Foreign currency check/draft processing charge</b>	\$50.00 per item
<b>Returned Deposit Item</b>	\$20.00
<b>Uncollected Funds Fee</b>	\$30.00

<b>Overnight Delivery<sup>5</sup></b>	\$30.00
<b>Garnishments, Executions &amp; Levies</b>	\$50.00
<b>Account Reconciliation Assistance</b>	\$20.00 per hour (min. 1 hour)
<b>Research</b>	\$20.00 per hour (min. 1 hour)

Click for fees specific to the following accounts:

Checking

Savings

CDs

IRAs

Credit Cards

Installment Loans

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<sup>1</sup> ATM owners may assess a surcharge.

<sup>2</sup> CD-only customers will not receive a statement.

<sup>3</sup> Intermediate banks and/or beneficiary banks, if used, may deduct a fee from the total amount of your outgoing or incoming wires. See our Electronic Funds Transfer Disclosure for details.

<sup>4</sup> If a cashier's check is lost, stolen, or destroyed, you may have to either purchase an indemnity bond or allow 90 days to pass without the original being presented/paid before the check is replaced.

<sup>5</sup> Overnight delivery charge applies to next business day delivery within the contiguous United States only. Additional charges apply for shipments to Alaska, Hawaii, Puerto Rico, or any international location. Additional charges apply for Saturday delivery.

Fees in effect as of 6/8/2016 and are subject to change.