



first financial bank

Special Handling/Electronic Banking Disclosures of Charges

Client Services Telephone Number: 877-322-9530

This information on special handling and other related charges is provided as an addition to your Account Terms and Conditions.

Charge Description	Charge Amount	Frequency
Early Account Closing Fee (< 6 months)	\$25.00	Each
Account Verification	\$10.00	Each
ATM Balance Inquiry Fee (Non-FFB ATM)	\$1.50	Per Inquiry
ATM Service Fee (Non-FFB ATM)	\$2.50	Per Transaction
Bureau of Support Payment Processing Fee (Child Support)	\$5.00	Per Payment
Returned Deposited Item Fee - Returned ACH/Check	\$19.00	Per Item*
Returned Deposited Item Fee - Returned ACH/Check for Illinois	\$4.50	Per Item*
Check Image Fee	\$3.00	Per Statement Cycle
Closing IRA to another Financial Institution	\$25.00	Each
Copy of Current Statement or Transaction History	\$5.00	Per Statement
Copy of Yearly Statement or Yearly Transaction History	\$25.00	Per Request
Dormant Account Fee	\$5.00	Per Month
Escheatment Fee	\$20.00	Per Occurrence
Electronic Transfer Account (ETA) (returned or paid item) daily max	\$10.00	Per Day
Fax Fee (Incoming or Outgoing)	\$2.00	Per Page
Foreign Check Collection Fee	\$25.00	Per Occurrence
International Drafts	\$20.00	Per Item
Loan Payment Returned Check	\$20.00	Each
Money Order	\$3.00	Per Money Order
Night Depository Bag	\$25.00	Bag
Night Depository Key Replacement	\$10.00	Each
Night Depository Zipper Bag	\$5.00	Per Bag
Overdraft Protection Transfer Fee (Ready Reserve)	\$12.00	Per Daily Transfer**
Official Check	\$5.00	Per Check
Overdraft Collection Fee	\$25.00	Per Collection Event
Overdraft Fee-Paid/Returned Item	\$37.00	Per Item*
Overdraft Notification Fee (@5 th , 10 th , 15 th , 20 th Consecutive Business Days)	\$30.00	Per Occurrence
Paper Statement Fee	\$3.00	Per Statement
Photocopy	\$1.00	Per Copy
Redeposited Item Fee (if requested by client)	\$19.00	Per Occurrence
Reconciliation (Minimum \$25.00)	\$25.00	Per Hour
Reproduction of year-end Interest Information	\$5.00	Per Request
Research (Minimum \$25.00)	\$25.00	Per Hour
Return Statement Fee	\$5.00	Per Statement
Safe Deposit Box (Late Fee > 30 Days)	\$5.00	Per Box
Safe Deposit Box (Vault Drilling)	\$150.00	Each
Stop Payment	\$25.00	Each
Tax Levy/Garnishment	\$20.00	Per Garnishment
Wire Transfer – Incoming	\$15.00	Per Wire
Wire Transfer – Outgoing	\$30.00	Per Wire
Wire Transfer – Outgoing – International	\$30.00	Per Wire

Any change in fees will be made in accordance with Federal and State Law.



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Processing

If a service charge/fee is scheduled to be assessed on a Saturday, Sunday, or holiday, the service charge/fee will be posted on the business day prior at the end of the day.

*Merchants or payees may present an item multiple times for payment if the initial or subsequent presentment is rejected due to insufficient funds or other reason (representation). Each presentment is considered an item and will be charged accordingly.

**The Overdraft Protection Fee (Ready Reserve) will not be charged for client initiated transfers performed online, via telephone or in person. There is no charge for Overdraft Protection transfers from another deposit account – only from a Line of Credit or Ready Reserve account.

Commercial Clients

This Special Handling/Electronic Banking Disclosure of Charges may be modified by other agreements you have with us, or other products you purchase from us, including but not limited to Treasury Management services.