

# FNBC BANK & TRUST FEE SCHEDULE

Effective: June 1, 2025

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.  
Foreign Currency Orders Under \$1000 USD

Account closed within 90 days .....	\$50.00
Account Reconciliation/Research .....	\$50.00 per hour - \$50.00 minimum

## ATM/DEBIT CARDS

ATM Balance Inquiry* .....	No Charge
ATM Debits* .....	No Charge
ATM POS* .....	No Charge
ATM/DEBIT Replacement Card .....	\$5.00
ATM/DEBIT Expedited Replacement Card .....	\$65.00
Balance Inquiries .....	No Charge
Business account coin & currency – deposited/purchased .....	No Charge

## CASH ADVANCE: (\$5,000 maximum)

Bank Customers Only or Prepaid Cardholders Only .....	No Charge
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## CASHIER'S CHECKS:

Customers Only .....	\$5.00
Check orders .....	prices vary

## COIN COUNTING

Customers Only .....	No Charge
Copies of canceled checks .....	\$1 per item

## COLLECTIONS:

Incoming .....	\$60.00
Outgoing .....	\$60.00

## DEPOSIT BAGS:

Locked .....	\$30.00
Zipper .....	\$15.00
Night Depository Keys .....	\$10.00

## EXCESSIVE TRANSACTION FEES (More than 6 Transactions in Statement Cycle)

Savings Accounts (fees differ based on account type) .....	\$1.00 to \$2.00 each excessive transaction
Money Market Accounts (fees differ based on account type) .....	\$2.00 to \$15.00 each excessive transaction

**\*FNBC Bank & Trust does not charge you a fee when you make an ATM transaction at a foreign ATM. However, the owner or operator of that foreign ATM may charge you a fee for the use of that ATM. "Foreign" means any ATM not owned or operated by FNBC Bank & Trust. FNBC Bank & Trust is an Allpoint ATM Network participant. There is no fee when conducting a transaction at any one of the 55,000+ Allpoint ATMs. For the nearest Allpoint ATM, download the Allpoint App or visit [www.allpoint.network.com](http://www.allpoint.network.com).**

**FEE SCHEDULE CONTINUES ON FOLLOWING PAGE ...**

Foreign Items Collection .....	\$30.00
Foreign Currency Orders/Sales Equivalent of \$1000 or less USD.....	\$7.00
Garnishments, Levies etc.....	\$150.00
Hold Mail.....	\$25.00 per month
IRA Closing Fee.....	\$40.00
License Plate Sticker Renewal (customers only).....	\$7.50
Medallion Signature Guarantees (Customers Only).....	\$30.00 per document

**MOBILE DEPOSITS**

Consumer Accounts.....	No Charge
Business Accounts (based on number of mobile deposits per statement cycle; 0-10 deposits per cycle are free) .....	\$0.75 per deposit after 10

**MONEY ORDERS:**

Customers Only (\$1,000 maximum).....	\$5.00
Notary Fees .....	No Charge

**OVERDRAFTS**

Overdraft Fee per Item Paid/Returned**(up to 5 per day) .....	\$10.00
Return Deposit Check.....	\$4.50

**SAFE DEPOSIT BOX**

Lost Key/Re-key (subject to change per vendor pricing).....	\$180.00
Box drilling (subject to change per vendor pricing).....	\$350.00
Box late charge .....	10% of Original Rental Fee (Before any Discounts)
Statement Copies .....	\$5.00
Stop Payment – includes all stop payments placed with a banker, stops placed online via Business E Banking (BeB) or Consumer E Banking (Cheb), and all requests to stop bill payment checks generated through either BE or CeB .....	30.00
Temporary Checks.....	\$1.00

**WIRE TRANSFERS**

Incoming (Domestic/Foreign).....	No Charge
Outgoing (Domestic) .....	\$30.00
Outgoing (Foreign and/or Foreign Currency) .....	\$60.00
Rejected/Returned Incoming Wires (waived for bank customers) .....	\$30.00

**\*\*An overdraft fee of \$10.00 per item will be charged per electronic debit, check, withdrawal, or transfer whether paid or returned when your account is overdrawn. The total number of overdrafts fees charged is five per business which include both items paid and returned. In addition, we do not assess overdraft per item fees when your account is overdrawn by \$50 or less.**