

Limits & Fee Schedule

Account Research	<ul style="list-style-type: none"> Account Research: \$25 per hour Printouts: \$1 per page Statement Reprint: \$4 per statement
Cashier's Checks Purchase	<ul style="list-style-type: none"> Cashier's Check: \$4 per check
Close Account Fee	<ul style="list-style-type: none"> \$25 per account when closed within the first 90 days of account opening
Coin and Currency	<ul style="list-style-type: none"> Counting Loose Coin: 2.5% of Total (No Minimum) Purchasing Currency Strap: \$0.35 per strap Purchasing Rolled Coin: \$0.10 per roll
Collection Services	<ul style="list-style-type: none"> Automobile Drafts: \$15 per draft Foreign Checks: \$15 per check Foreign Currency Purchase: \$25 each Insufficient Checks: \$15 per check Insurance Drafts: \$15 per draft Oil & Gas Drafts: \$15 per draft
Deposit Corrections	<ul style="list-style-type: none"> Deposit Corrections: \$2 each deposit
First Commercial Checking	<ul style="list-style-type: none"> An analysis fee is calculated by consolidating all monthly fees, charges and earnings credit. An earnings credit will be credited against the account fees charged to the account each month based on the average available balance in the account during the month, less 10% for Legal Reserve requirements, multiplied by the daily periodic rate. The monthly commercial fees are as follows: <ul style="list-style-type: none"> Maintenance charge of \$12 \$0.15 per check or withdrawal \$0.07 for each item deposited \$0.30 for each deposit or credit and, A monthly fee for drawing on uncollected funds at the rate of Wall Street Journal prime plus 3.00% (adjusted to a daily rate) multiplied by the uncollected balance used each day.
Small Business Checking	<ul style="list-style-type: none"> Fixed monthly service fee of \$12 First 100 debits and 150 deposits are free; debits and deposits thereafter are \$0.25/debit and \$0.10/deposit.
Standard Business Debit Card	<ul style="list-style-type: none"> Standard or Instant Issue Card: Free You have an unlimited transaction number of withdrawals per day, whether done as a cash withdrawal or a PIN based or signature-based debit card transaction. You are limited per day to a maximum of \$510.00 in cash withdrawals and \$3,000.00 in PIN based or signature-based debit card purchases. In the case of multiple cards attached to a single account, these maximums apply per account, not per debit card.

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Standard Debit Card	<ul style="list-style-type: none"> Standard or Instant Issue Card: Free You have an unlimited transaction number of withdrawals per day, whether done as a cash withdrawal or a PIN based or signature-based debit card transaction. You are limited per day to a maximum of \$510.00 in cash withdrawals and \$2,000.00 in PIN based or signature-based debit card purchases. In the case of multiple cards attached to a single account, these maximums apply per account, not per debit card.
Standard Debit Card Replacement Fee	<ul style="list-style-type: none"> Per Replacement for Standard or Instant Issue Card: \$10 per card
Non Proprietary ATM Withdrawal Fee	<ul style="list-style-type: none"> FirstCapital Bank Customer-foreign ATM: \$2 per transaction Please remember if you are using an ATM other than ours, the owner of that ATM may charge additional fees. These fees should be clearly disclosed to you at the ATM before processing the transaction.
Overdraft Fee/ Returned Item Fee	<ul style="list-style-type: none"> 1-2 items in the previous 12 months: \$14 per item 3-5 items in the previous 12 months: \$22 per item 6-9 items in the previous 12 months: \$28 per item 10 or more items in the previous 12 months: \$35 per item An item is a transaction that creates an Overdraft Fee, Returned Item Fee or Non-sufficient funds (NSF) Fee. An Overdraft Fee or NSF Fee is the fee we charge for an item overdrawing your account or arriving on your account and we return the item according to your choices under Regulation E and participation in our discretionary overdraft program. Transactions that can cause your account to become overdrawn and therefore be charged a fee including: checks, drafts, in-person withdrawals, ACH or one-time debit card transactions, pre-authorized automatic debits, withdrawals or transfers made by phone, internet or ATM, transfers initiated through a Smart Savings Auto-Transfer, as well as payment of an item under the Overdraft Protection Program. We determine the amount of the overdraft fee or returned item fee based on the total number of items presented during the previous 12 months including the current day. No more than \$217 in Overdraft Fees and Returned Item Fees will be charged on any business day excluding the Daily Overdraft Fee. No Overdraft Fees will be charged if the available balance in your account is overdrawn by \$10.00 or less after posting all transactions at the end of the business day.
Daily Overdraft Fee	<ul style="list-style-type: none"> If your account is overdrawn for five consecutive business days, we will charge a \$7.00 Daily Overdraft Fee. If your account is overdrawn for ten consecutive business days, we will charge an additional \$7.00 Daily Overdraft Fee. If your account is overdrawn for fifteen consecutive business days, we will charge an additional \$7.00 Daily Overdraft Fee. Our business days are Monday through Friday except on federal holidays. We will charge you up to three (3) "Daily Overdraft Fees" for each occasion your account remains overdrawn. This fee applies to all items that overdraw your account, including bank fees and service charges.
Retail Online Banking	<ul style="list-style-type: none"> Monthly Fee: Free Bill Pay: Free
Printed Account Statements	<ul style="list-style-type: none"> \$3 Per Account Statement

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Business Online Banking	<ul style="list-style-type: none"> • Monthly Fee: Free • Small Business Bill Pay: Free
Cash Management Services	<ul style="list-style-type: none"> • ACH Origination: \$10 per batch • Same-Day ACH Origination: \$10 per batch/\$0.10 per item • Remote Deposit Capture: \$60 per month • Positive Pay: \$30 per month • Business Online Wire Transfers (domestic): \$20 per wire • Business Online Wire Transfers (foreign): \$40 per wire • Electronic Data Interchange (EDI): \$10 per month • ACH Debit Blocks: \$10 per month • Loan Sweep: \$50 per month • Zero Balance Accounts (ZBA): \$10 Master Account/\$5 per Sub Account per month • Cash Management customers will be placed into a First Commercial Checking account, which is eligible for an earnings credit. The earnings credit is credited against the account fees charged to your account each month and is based on the average available balance in your account during the month, less 10% for Legal Reserve Requirements, multiplied by the daily periodic rate. The earnings credit will be applied to your account to reduce your fees and can reduce them down to zero.
Returned Deposit Item	<ul style="list-style-type: none"> • \$3 per item
Safe Deposit Boxes (size availability varies at each branch location)	<ul style="list-style-type: none"> • 3x5x21: \$25 Annually • 3x10x21: \$45 Annually • 5x10x21: \$55 Annually • 10x10x21: \$85 Annually • Box Drilled: \$100 per incident • Lost Key Replacement: \$20 each
Stop Payments	<ul style="list-style-type: none"> • \$25 each
Temporary Checks	<ul style="list-style-type: none"> • \$0.25 per check
Wire Transfers	<ul style="list-style-type: none"> • Domestic: \$20 each • Foreign – US Currency: \$40 each

Because we deal as principal, the exchange rate we offer you may not be the same as the rate we obtain ourselves.

Details of fees and costs will be disclosed to you when entering into a transaction.