

SERVICES PROVIDED AT FULL-SERVICE BRANCHES:

For a complete list see the Navigation Bar on our website: www.firstchoice.bank

Banking Services		Deposit Products		Loan Products		About Us	
SERVICE				FEE			
Research				\$25 per hour (minimum of an hour) <u>AND</u> \$.50 per page for printouts (on microfilm) or \$10 for a flash drive			
Official Checks (FCB customers only)				\$10.00 each			
Cashing Tax Refund Checks (per check):							
Less than \$2,500				\$100.00			
\$2,500- \$5,000				\$250.00			
\$5,000.01-\$7,000.00				\$350.00			
Over \$7,000.00				\$500.00			
Debit Cards:							
Replacement debit card (instant issue)				\$12.00 each			
Replacement debit card (mailed)				\$10.00 each			
Replacement Pin				\$5.00 per occurrence			
ITM Fees:							
Withdrawal or Inquiry at an FCB ITM				No Fee for FCB Customers \$3.00 for non-FCB customers per occurrence			
Withdrawal or Inquiry by FCB customer at ATM or ITM not owned by FCB (Fees charged by the machine owner may also apply.)				\$3.00 per occurrence			
Overdraft Services:							
Paid Overdraft or Returned Non-Sufficient Funds (NSF)				\$34.00 per item			
*An NSF item charge will be applied to items returned for insufficient funds and/or overdrafts created by check(s), in person withdrawal(s), ACH item(s), or check(s) converted electronically. An item that is returned NSF may be re-presented for payment multiple times. Each time an item is presented and returned, an NSF fee may be charged. If a previously returned item is re-presented and paid in the overdraft, an overdraft fee may be charged.							
Safe Deposit Boxes (Available only at branches in Pontotoc County, MS)				Annual Fee:			
3 X 5				\$30.00			
5 X 5				\$35.00			
3 X 10				\$40.00			
5 X 10				\$50.00			
10 X 10				\$100.00			
Wire Transfers:							
Incoming, All				No Fee			
Domestic Outgoing				\$15.00 each			
International Outgoing				\$50.00 each			

DEPOSITORY PRODUCT FEES:

See www.firstchoice.bank for a complete list of products and product requirements.

SERVICE	FEE	
Check Collections (incoming & outgoing)	\$30.00 each	
Dormant Accounts (See Truth in Savings Disclosure for additional details):	\$5.00 per statement cycle	
Returned Deposit Item Charge	\$7.00 per item/per occurrence	
Stop Pay Item Charge	\$35.00 per item	
CHECKING ACCOUNTS		
Maintained Daily Balance:	Service Charge per cycle:	Paper Statement Fee per cycle:
Perks Platinum		
\$999.99 or less	\$8.00	See below
\$1,000 or more	None	See below
\$4,999.99 or less	See above	\$3.00
\$5,000 or more	See above	None
Perks		
Less than \$5,000.00	\$6.00	\$3.00
\$5,000.00 or more	\$6.00	None
Perks Student	None	None
Freedom 62	None	None
Loan Construction Checking	None	None
Perks Package for Kasasa	\$7.00	E-statement required ¹ No paper statements
First Premier Money Market		
Less than \$5,000.00	\$12.00	None
\$5,000.00 or more	None	None
High Yield Money Market	If more than 5 transfers or withdrawals during statement cycle \$15.00	\$3.00
Kasasa Cash	None	E-statement required ¹ No paper statements
BUSINESS CHECKING ACCOUNTS		
Balance:	Service Charge per cycle:	Paper Statement Fee per cycle:
Small Business Checking	\$10.00 (fee waived with minimum balance of \$100.00 or less than 3 debits during statement cycle) Additionally: Each debit or deposited item after the first 500 is \$0.25 per item ²	E-statement No Fee ¹ Paper statements \$3.00 (refundable if average monthly balance is \$5,000.00 or more)

Non-Profit Business Checking	Each debit or deposited item after the first 50 is \$0.35 per item ²	E-statement No Fee ¹ Paper statements \$3.00 (refundable if average monthly balance is \$5,000.00 or more)
Interest Bearing Church Checking	None	E-statement No Fee ¹ Paper statements \$3.00 (refundable if average monthly balance is \$5,000.00 or more)
Business Church Checking	None	E-statement No Fee ¹ Paper statements \$3.00 (refundable if average monthly balance is \$5,000.00 or more)
Interest Commercial Checking	<p>\$15.00 \$5.00 credit applied to monthly service charge when enrolled in E-statements¹</p> <p>Additionally: Each debit or deposited item after the first 500 is \$0.10 per item²</p> <p>No Service Charge: If the average statement ledger balance of this account combined with other primary deposits (<i>accounts that are held in the same name and tax id number</i>) is \$50,000.00 or more</p>	E-statement required ¹ No paper statements
High-Yield Money Market Business Checking	<p>\$15.00 if exceed 5 debited items per statement cycle²</p> <p>Otherwise, No Fee</p>	Free E-statements ¹ Free paper statements

¹This requires an e-mail address and Adobe software, which you can download for free from www.adobe.com.

²Debits include: checks, withdrawals, transfers, and ACH debits. Deposited items are any checks deposited to your account.

SAVINGS ACCOUNTS	FEE
Regular Savings	None
Kids Club Savings	None
Christmas Club Savings	Early withdrawal penalty of \$15.00 per withdrawal. No interest lost.
Certificate of Deposit	None
Individual Retirement Accounts	None