

Fee Schedule

Effective date: **October 1, 2016**

We may assess the following fees against your account. The following transaction limitations, if any, apply to your account.

Account activity printout.....	\$1.00
Account balancing assistance.....	\$25.00 per hour
Account research.....	\$25.00 per hour
American Express check dispensing machine.....	1%
ATM cash withdrawal or inquiry from non-proprietary ATMs in excess of six during a month (does not apply to Dividend Rewards Checking).....	\$2.00
ATM deposit adjustment.....	\$5.00
Cashier's check.....	Free
Check orders and re-orders.....	(fee depends on style and quantity ordered)
Check copy.....	\$2.00
Deposit verification.....	Free
Fed Ex Overnight.....	\$20.00
Foreign item fee.....	\$15.00
Foreign currency exchange fee.....	\$15.00
Legal actions, garnishments, executions or levies.....	\$50.00
Nonsufficient funds*.....	\$28.00
Online BillPay expedited payment.....	up to \$30.00
Overdraft*.....	\$28.00
Payment or deposit over the telephone from non-First Tech debit or credit card.....	\$10.00
Returned deposited item.....	\$10.00
Safe deposit box	
3 x 5.....	\$23.00
3x10.....	\$45.00
5x5.....	\$46.00
5 x 10.....	\$58.00
10 x 10.....	\$97.00
Boxdrilling.....	\$200.00
Lock change.....	\$10.00
Key deposit.....	\$16.00
Specialized letters.....	\$25.00
Statement copy (prior to most recent).....	\$3.00
Stop payments (each check, BillPay, ACH, cashier's check).....	\$20.00
Temporary check (available for new checking accounts)	Free
International Transaction/Currency Conversion fee (applies to debit and ATM transactions outside of the U.S.).....	1% of purchase amount
Wire transfer (domestic outgoing).....	\$15.00
Wire transfer (foreign outgoing).....	\$40.00

* This fee applies to the following categories of transactions: share draft, check, ACH or other electronic means.

Business Account Fees:

Business Instant Access monthly fee (waived if average daily balance is \$5,000 or more).....	\$10.00
Business Dividend Checking (waived if average daily balance is \$5,000 or greater).....	\$15.00
Overdraft transfer fee (per transfer from a business savings account).....	\$4.00
Simple Business Checking (waived if average daily balance is \$1,000 or greater).....	\$6.00

Consumer Loans Fees:

Late payment.....	up to \$25.00
Returned payment.....	\$28.00