

PERSONAL DEPOSIT ACCOUNTS

*Service charge for each transfer or withdrawal in excess of six per calendar month ...\$15.00/transaction

BASIC CHECKING

Monthly check image fee.....\$2.00

INACTIVE ACCOUNT FEE

- Account balance is less than \$500 with no activity in previous 12 months.....\$5.00/month
- Account balance is less than \$250 with no activity in previous 6 months \$5.00/month
- Account balance is less than \$25 with no activity in previous 60 days \$5.00/month

INTEREST CHECKING

Service charge if the daily balance in the account falls below \$500 any day of the statement cycle, or the average daily balance falls below \$1,000.....\$10.00

EVERGREEN CHECKING

Service charge if the daily balance in the account falls below \$1,000 any day of the statement cycle, or the average daily balance falls below \$2,000, or the total deposit relationship falls below \$10,000.....\$10.00

MONEY MARKETS*/

PREFERRED MONEY MARKET*/BUSINESS MONEY MARKET*/ GREENSBURG BUSINESS RELATIONSHIP MONEY MARKET*/ GREENSBURG PERSONAL RELATIONSHIP MONEY MARKET*

Service charge if the daily balance in the account falls below \$2,500 any day of the statement cycle.....\$10.00

PASSBOOK SAVINGS*

Passbook replacement\$2.00
 Service charge if the daily balance in the account falls below \$100 any day of the month\$2.00
 (Service charge on daily balances does not apply on accounts for children under the age of 18.)

STATEMENT SAVINGS*/ TROUTVILLE COMBINES SAVING PLAN*

Balance protection transfer fee\$5.00
 Service charge if the daily balance in the account falls below \$100 any day of the month\$3.00
 (Service charge on daily balances does not apply on accounts for children under the age of 18.)

BUSINESS DEPOSIT ACCOUNTS

Inactive business checking account fee-service charge when the account balance is less than \$100 and there has been no activity for the previous 60 days.....\$5.00

SMALL BUSINESS CHECKING

Service charge if the daily balance in the account falls below \$100 any day of the statement cycle.....\$5.00
 Service charge if processed items exceed 500 items/month \$5.00

SMALL BUSINESS CHECKING WITH INTEREST

Service charge if the daily balance in the account falls below \$500 any day of the statement cycle.....\$5.00
 Service charge if processed items exceed 500 items/ month.....\$5.00

COMMERCIAL CHECKING

Check or debit paid.....\$.10/item
 Deposited item\$.08/item

Deposit fee\$.50
 Currency deposits\$1.25/\$1,000
 Wrapped coin sold \$.05/roll
 Currency furnished.....\$.25/strap

BUSINESS MONEY MARKET*

Service charge if the daily balance in the account falls below \$2,500 any day of the statement cycle\$10.00

PERSONAL & BUSINESS DEPOSIT ACCOUNTS

Canadian check processing\$15.00
 Cashier's check\$10.00
 Foreign check collection fee\$65.00
 Bank check (third party)\$10.00
 Money order\$5.00
 Stop payment\$35.00
 Insufficient funds\$35.00
 (Insufficient funds may be created by check, in-person withdrawals, ATM withdrawal or other electronic means.)
 Deposited/Cashed item return\$12.00
 Copy of deposit ticket, checks or statements.....\$5.00
 Reissue ATM/check card\$7.00
 Expedited ATM/check card reissue\$130.00
 Escheat Fee\$20.00
 Return Mail/Bad Address\$5.00
 Deposit or withdrawal made at non-InFirst Bank ATM.....\$2.00
 Deposit or withdrawal at InFirst ATM (non-customer transaction).....\$3.00
 Domestic Wire transfer
 Incoming\$15.00
 Outgoing.....\$25.00
 International Wire transfer
 Incoming.....\$25.00
 Outgoing\$100.00
 Signature Guarantee\$10.00
 Garnishment Levy/IRS Levy\$75.00
 (plus attorney fees)
 Early account closure\$20.00
 (An account closed within six months of opening.)
 Loose coin counting/depositing5% of total (\$1.00 min)
 Counter checks (4 at no charge).....\$2.00/set of 4
 Night depository bags\$25.00
 Account research\$25.00/hour
 Account statement/history printout\$2.00
 Statement reconciliation.....\$25.00/hour
 (\$15.00 minimum)
 IRA External transfer fee\$35.00

LOANS

HOME EQUITY LINE OF CREDIT

Annual Fee.....\$25.00
 Balance Protection transfer fee.....\$5.00

UNSECURED LINE OF CREDIT

Annual Fee\$10.00
 Balance Protection transfer fee.....\$5.00

SAFE DEPOSIT BOXES

3 X 5 to 10 X 10\$25.00 to \$125.00
 Loss of one key\$30.00
 Loss of two keys\$100.00
 and cost Inventory fee \$25.00/hour

