

**FEE SCHEDULE
SCHEDULE OF MISCELLANEOUS FEES AND SERVICE
CHARGES**



The following fees may be assessed against your account, if applicable. (All fees are per item unless otherwise indicated.)

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Internet, 24-Hour Banking and Convenience Services Fees

Bill Pay (Unlimited Transactions; 3rd party interest charged may apply) \$0.00

Debit MasterCard

Replacement Card Fee \$5.00

Delivery Charge (2 business day delivery) \$25.00

Overnight Express Delivery Charge \$35.00

Foreign ATM Fees

ATM INQ Fee \$2.50

ATM WD Fee \$2.50

(A Foreign ATM is an ATM not owned/operated by First Guaranty Bank)

International/Foreign Currency

Cross-Border Transaction fee 0.9% of per transaction

Currency Conversion fee 0.2% of per transaction

Additional Services and Fees

Check Collection Items

Domestic \$25.00

International \$50.00

Charge Back Fee (returned deposited checks) \$5.00

Dormant Account Fee (per month)* \$5.00

Early Account Closing (within 90 days) \$25.00

Levies/Garnishment (per occurrence) \$50.00

Night Depository Service

Night Depository Service Fee (per year) \$20.00

Night Depository Locked Bag \$26.00

Official Checks \$5.00

Overdraft (OD) Paid Item/NSF Return Item Charge** \$38.00

(Personal/Consumer Accounts only-we will charge a combined total of no more than six (6) NSF Return Item and OD Paid Item Charges per day. De Minimis--OD/NSF fee amount of \$0.00 when transaction amount is less than \$5.00)

Overdraft Protection Service Fee (per month) \$2.00

Research and Special Assistance Services

Research/Assistance (per hour; \$5.00 min) \$25.00

Copies (per page) \$3.00

Statement Printout (per statement) \$5.00

Safe Deposit Box

Annual Rental Fee - Varies according to box size

Drilling Fee - Varies

Replacement of Lost Key \$35.00

Stop Payment (request or renewal) \$38.00

Telephone Transfer (not charged when using automated system) \$5.00

Verification of Deposit/Mortgage \$25.00

Wire Transfer

Domestic Incoming/Outgoing \$25.00

International Incoming/Outgoing \$50.00

*(Applies to accounts with balances less than \$500.00 any day in the statement cycle and excludes IOLTA accounts. A checking/transaction account will become dormant after 1 year if no customer-initiated activity on the account. A savings account will become dormant after 2 years if no customer-initiated activity occurs on the account. Customer initiated activity that would prevent the account from going into a dormant status is a deposit to or a withdrawal from your account.)

**Overdraft Paid Item/NSF Return Item charges apply to any items presented against insufficient funds in your account, including a check, in-person withdrawal, ATM withdrawal debit card transaction, or withdrawal by any other manual or electronic means whatsoever. This charge does not apply to overdrafts created by ATM or everyday debit card transactions unless you affirmatively consent (opt-in) for us to authorize and pay those transactions.

We may charge this NSF/Overdraft fee each and every time an item is presented for payment, even if the same item is presented multiple times.

POSTING ORDER OF ITEMS

To assist you in handling your account with us, we are providing you with the following information on how we post transactional items to your account. On each bank processing day, deposits and credit items post before debit items. Debit items post upon receipt in the following order:

1. ATM/Debit Card transactions in authorization time and date order.
2. Wire Transfers/ Phone Transfers, Online Banking Transfers, On-Us Items Cashed, in check number order, if not in low to high dollar amount.
3. On-Us Items Deposited, in check number order
4. Preauthorized Transfers, ACH Transactions, Checks and Similar Items, in check number order, if not in low to high dollar amount.
5. Debits related to fees assessed to your account.

Note: At Times, certain debit items may not post in the above order due to missing or erroneous data or circumstances beyond our control. The Fee Schedule is subject to change. We encourage you to keep careful records and practice good account management.

Revised February 10, 2025