

FEE SCHEDULE
Service Fees Effective August 1, 2022



PO Box 69, 111 S Main Street
Middlebury, IN 46540-0069

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

Account Early Closing Fee (within first 180 days)*	\$30.00
Account Research & Reconciliation-per hour (minimum \$20.00)	\$30.00
ACH Origination Fees (1-10 Transactions)	\$6.00
ACH Origination Fees (11-50 Transactions)	\$18.00
ACH Origination Fees- Incoming Debit	\$0.00
ACH Origination Fees- Outgoing Credit*	\$6.00
ACH Origination Fees- Same Day ACH Payment*	\$10.00
Amortization Schedule Preparation	\$25.00
ATM Foreign Usage Fees*	\$2.50
Cashiers Checks*	\$8.00
Certified Checks	\$15.00
Check Cashing (Non-Customer w/ check not drawn on FSB)*	\$10.00
Check Image Fee	\$5.00
Coin Counting (Non-Customer)	10.000% of total
Collection Items - Incoming & Outgoing*	\$20.00
Counter Checks	\$2.00
Debit Card Replacement Fee*	\$8.00
Deposited Items Returned (Check or ACH)*	\$15.00
Dormant Account Fee (Monthly)*	\$7.00
Empty Envelope Fee	\$10.00
Escheatment Fee on Abandoned Checking and Savings Accounts*	\$50.00
Excess Debit Transaction (Savings & Money Mkt Accounts)	\$9.00
FastPay Person to Person Transfers (per transaction)	\$1.00
Fax Fee*	\$3.00
Garnishment - Tax Levy Process Fee*	\$50.00
Imaged Check Records on CD*	\$30.00
Non U.S. Transit Deposited Fee (Foreign Check)	\$12.00
Notary Fee	\$2.00
NSF Paid or Returned Item(s) Charge (Check, ACH, Withdrawal, or Electronic)*	\$35.00
Outgoing IRA Transfer Fee	\$25.00
Overdraft (Savings)*	\$35.00
Photocopy (per item)	\$0.50
Ready Reserve Advance Transfer Fee (2% of the amount advanced) maximum of	\$5.00
Replacement Account Statement	\$6.00
Returned Mail	\$5.00
Safe Deposit Box Replacement Keys	\$75.00
Safe Deposit Box Rental Fee- based on size of box (\$23.00-\$91.00 annually)	
Safe Deposit Box-Drill Fee	\$250.00
Signature Guarantee - Customer Only (per item)	\$12.00
Signature Verification fee or Missing Signature fee*	\$10.00
Stop Payment - Cashier Check	\$75.00
Stop Payment - Check or ACH Item*	\$35.00
Sweep Transfer Fee (Negative Balance Protection)*	\$5.00
Telephone Transfers (non- electronic)*	\$3.00
Utilization of Non-Approved Bank Check (per item)	\$5.00
Verification of Deposits / Loans	\$15.00
Wire Transfers (Incoming - Customer)*	\$20.00
Wire Transfers (International - Incoming)*	\$30.00
Wire Transfers (International - Outgoing)*	\$50.00
Wire Transfers (Outgoing - Customer)*	\$25.00

* Values Changed From Prior Year

