

FEE SCHEDULE
Service Fees Effective March 3, 2025



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
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
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
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 Verification fee or Missing Signature fee	\$10.00
Stop Payment - Cashier Check	\$75.00
Stop Payment - Check or ACH Item	\$35.00
Study B NSF Paid or Returned Item(s) Charge (Check, ACH, or Electronic)*	\$10.00
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