

# FIRST STATE BANK

## OF BLOOMINGTON

**Main Bank:**

204 N. Prospect Road  
Bloomington, IL 61704  
309-662-0411  
www.firststatebloomington.com

**Heyworth Office:**

117 N. Main St.  
Heyworth, IL 61745  
309-473-2828  
www.firststateheyworth.com

**Member FDIC and Equal Housing Lender**

### FEE AND INFORMATION SCHEDULE

The following fees and transaction limitations, if any, may apply to your account(s):

**TELLER FEES**

Cash Advances on Cards Issued by FSB.....	No charge
Cash Advances (on Discover®/MasterCard®/VISA® Cards <u>not</u> Issued by FSB).....	\$5.00
Cashier's Checks*.....	\$7.00
Change/Currency Orders (Domestic).....	No charge
Change/Currency Orders (Foreign)—Minimum Order: \$100.00 U.S. Dollars.....	\$20.00
Check Printing†.....	Varies by style and quantity
Coin Counting.....	No charge
Collection Items.....	\$10.00 plus insured mail costs
Counter Checks.....	\$0.25 each
License Sticker Renewals.....	\$5.50
First Choice Customers.....	\$2.50
Money Orders*.....	\$5.00
Night Depository Bags.....	\$15.00
Locking Bag with Key.....	\$15.00
Lost Bag Key.....	\$15.00
Vinyl Zipper Bag (for Commercial Customers).....	No charge
Night Depository Service & Key(s).....	\$15.00
Photocopies*.....	\$0.50 per page
Travelers' Checks*.....	\$2.00 per \$100.00 sold

**SPECIAL ACCOUNT FEES**

Account Activity Printout (Activity on Account since Last Statement).....	No charge
Account Closure Fee (Closed within 90 Days of Opening).....	\$20.00
Account Balancing Assistance.....	\$15.00 per hour (minimum)
Account Research.....	\$15.00 per hour (minimum)
Copies Produced by Research (i.e. prior statements, cancelled checks).....	\$2.00 per item/statement
Chargeback of Deposited Item on Commercial Account.....	\$5.00
Dormant Account Fee (No Activity for 1 Year)	
Checking.....	\$3.00 per month if balance is below \$500.00
Savings (Waived on Accounts for Minors).....	\$3.00 per month if balance is below \$300.00
Garnishments/Levies.....	\$50.00 each
Overdraft/Non-Sufficient Funds Items.....	\$27.00 per item
Overdrafts (Continuous After 5 Days).....	\$25.00 per day

Overdraft Protection (Automatic Transfer from Deposit Account).....	\$3.00 per transfer
Overdraft Protection (Automatic FSB Credit Card Advance).....	\$5.00 per transfer
Push-Button Banking Line.....	No charge
Special Statement.....	\$5.00
Stop Payments	
ACH Items.....	\$7.00 each
Checks/Paper Debits (for Each Non-Consecutive Item).....	\$27.00
Telephone Transfers.....	\$3.00 per transfer

**MISCELLANEOUS FEES**

Fax Services

Outgoing (First Page).....	\$2.00
Outgoing (Each Additional Page).....	\$1.00
Incoming (Per Page).....	\$1.00

Internet Banking Services

General Inquiries/Internal Transfers.....	No charge
Bill Payment Service .....	No charge
Bill Payment Service – Simply Free Accounts.....	\$4.95 per month

Notary Services (Customers Only)..... No Charge

Safe Deposit Box Rental (Annual)

3"x5"* (1 year free rental for First Choice members).....	\$18.00
3"x10".....	\$30.00
5"x10".....	\$40.00
10"x10".....	\$75.00

Safe Deposit Box Key Replacement

1 Key Missing.....	\$15.00
2 Keys Missing.....	See "Safe Deposit Box Drilling"

Safe Deposit Box Drilling..... \$15.00 plus locksmith charges

Signature Guarantees (Customers Only)..... No charge

VISA® Check Card

Issuance Fee*.....	\$5.00
Replacement Fee.....	\$5.00
Transaction Fee.....	No charge

Wire Transfers

Incoming.....	\$5.00
Outgoing (Domestic).....	\$18.00
Outgoing (Foreign).....	\$60.00

Effective Date October 2, 2006

\* Waived for First Choice members.

† For First Choice members, certain check styles are free while other specific styles have a *reduced* fee. Please contact the bank for details.