

## Forest Park Bank Consumer Fee Schedule

### Overdraft Processing

- NSF fees apply to the return of a debit or item that created an overdraft.
- Overdraft fees apply when covering overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. An overdraft fee may also be charged on a Bank fee that contributes to an overdraft.
- Continuous overdraft fees apply to all accounts overdrawn \$100 or more beginning on the eleventh (11<sup>th</sup>) consecutive business day the account is overdrawn.

NSF return item	\$20.00 per presentment
Overdrafts	\$34.00 per item
Continuous overdraft fee	\$7.00 per business day
Continuous overdraft grace period	10 business days
Closing fee on overdrawn accounts	\$25.00

### Research

Research fee	\$40.00 per hour
Research minimum fee	\$20.00
Statement Balancing Request	\$40.00 per hour
Statement Copy Request	\$5.00

### Transfers

Domestic incoming wire transfer	No Fee
Domestic outgoing wire transfer	\$30.00
International incoming wire transfer	No Fee
International outgoing wire transfer	\$75.00
IRA transfer administration fee (outgoing)	\$25.00
Overdraft protection account transfers	No Fee

### Teller

(1) Temporary Check	\$1.00
(5) Temporary Checks	\$3.00
(10) Temporary Checks	\$5.00
Foreign check deposit	\$10.00
Foreign currency	Consult a Personal Banker
Passbook Replacement	\$10.00
Cashier's check ( <i>customers only</i> )	\$5.00
Money orders ( <i>customers only</i> )	\$3.00
Purchases of rolled coins	\$0.10 / roll after 5 <sup>th</sup> roll
Coin counting ( <i>customers only</i> )	No Fee

### Account Related Transaction Fees

Check Writing Fees may apply to certain checking and NOW accounts	25 free per statement cycle, \$0.25 per additional
Check Writing Fees for Choice Checking	10 free per statement cycle, \$0.50 per additional
Excess Debit Fee may apply to Personal Money Market Accounts (debits include checks, transfers or withdrawals)	6 free debits per statement cycle, then \$10.00 each
Stop payment	\$30.00

Account Related Fees (Continued)

ACH Stop payment	\$30.00
Account closing within 180 days	\$25.00
Dormant account fee	\$7.50 / cycle

eBanking Services

Online Banking Services	No Fee
Mobile Banking Services	No Fee
Mobile Deposits	No Fee
Bill Payments	No Fee
Person to Person Transfers (Zelle®)	No Fee

Miscellaneous

Cancelled/paid check request	\$0.25 / each
Garnishment, levies, citations	\$100.00 + attorney fees
24-hour Bank by Phone	No Fee
Returned deposit items	No Fee
Notary services	No Fee
Signature Guarantee Medallion ( <i>customers only</i> )	No Fee

ATM, Debit and Gift cards

**ATM Fees by Other**

When using an ATM not owned by us, a fee may be charged by the ATM operator or any network used. A fee may also be charged for a balance inquiry even if a fund transfer is not completed.

Visa® Gift Cards	\$3.25 / card
ATM Transaction at our ATMs	No fee
ATM Balance inquiry at our ATMs	No fee
STAR/ NYCE transactions	\$1.50
Cirrus transactions	\$2.00
POS purchase	No fee
Master Money debit card purchases	No fee
Replacement of ATM/ Debit Card	\$10.00

Safe Deposit Box (*customers only*)

*Note Contents of Safe Deposit Boxes are not FDIC*

Drilling	\$200.00
Key Deposit ( <i>returned when box is closed, both keys have been returned, and account is current</i> )	\$25.00
Late Fee	\$10.00
Box Transfer Fee	\$10.00
Rental Fees vary based on box size	Annual rental fees range from \$30.00 to \$330.00

Member FDIC