

# Common Features

## (Limits and Fees)

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First Bank  
P.O. Box 1237  
Clewiston, FL 33440  
866-319-4093

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:**

**Overdraft Fee Categories.** An overdraft item or returned item may be created by check, in person withdrawal, ATM withdrawal, Debit Card purchase or other electronic means.

Overdraft fee - each overdraft paid	\$30.00
Per item presented. Per item presented means each time an item is presented, including representment.	Limit 5 Per Day Limit \$150 on total fees
Return Item Fee	\$30.00
Item Is Returned Unpaid	Limit 5 Per Day Limit \$150 on total fees

**Shazam Check Debit Card**  
(Master Card Debit Card)

Replacement Debit Card	\$5.00 per card
Person-To-Person (P2P)	\$2.00 per Outgoing Transaction

**E-Banking Services**

First1Digital Banking & Bill Pay	FREE
First1Mobile Banking & Bill Pay	FREE
Stop Payment/Renewal Fee	\$30.00

**Wire Transfer Services**

Incoming Wire - Domestic	FREE
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Incoming Wire - Foreign	FREE
Outgoing Wire - Domestic	\$15.00
Outgoing Wire - Foreign	\$45.00
<b>Commercial Services</b>	
Chargeback Items - Business	\$6.00 Per Item
RDC Setup Fee (Remote Deposit Scanner Initial Setup)	\$250.00
Monthly RDC Service Fee (Remote Deposit Scanner Monthly Fee)	\$20.00 Per Month
Monthly Positive Pay Fee	\$25.00 Per Month
ACH Service Set Up Fee (ACH Origination Initial Setup Fee) See ACH Origination Agreement for additional ACH service fees that may apply.	\$100.00
<b>Account - Miscellaneous</b>	
Dormant Account Fee	\$5.00 Per Month
Research Fee	\$25.00 Per Hour (Min. 1 hour)
Research: Photocopy	\$1.00 Per Page
Statement Printout	\$5.00 Per Statement
Temporary Checks	\$1.00 Per Page (4 checks per page)
Fee for Automatic Transfer (Overdraft Protection link to another deposit account you have at First Bank.)	\$2.00 Per Transfer

Excessive Debit Fee (Savings Account)	\$4.00 Each Withdrawal/Debit Over 3 Per Month
Returned Mail - Undeliverable	\$5.00 Per Month
Stop Payment/Renewal Fee	\$30.00
<b>Miscellaneous</b>	
Check Collection - Customers	\$15.00 Per Item
Fax	\$2.00 Per Page
IRS Levy, State Levy, Or Writ Of Garnishment	\$100.00
Payoff Letter Fee (Loan)	\$25.00
Notary Public Services	FREE
Cashier's Check Fee	\$5.00
<b>Closed Accounts</b>	
Business Account Closure (Within 6 months of account opening)	\$20.00
<b>Coin And Currency</b>	
Foreign Currency Order Fee	\$50.00
Coin Counting and Sorting	3%
Large Currency Withdrawal Handling Fee over \$25,000 (Currency withdrawals may be limited to \$25,000 without 24 hours advanced notice)	0.3%

**Safe Deposit Boxes**

Contents are not insured or guaranteed by the bank, the FDIC, or by any other government agency.

Safe Deposit Box 2 x 5	\$25.00 Per Year
Safe Deposit Box 3 x 5	\$30.00 Per Year
Safe Deposit Box 4 x 5	\$35.00 Per Year
Safe Deposit Box 3 x 10	\$45.00 Per Year
Safe Deposit Box 4 x 10	\$50.00 Per Year
Safe Deposit Box 5 x 10	\$55.00 Per Year
Safe Deposit Box 10 x 10	\$75.00 Per Year
Safe Deposit Box Key Deposit (When both keys are returned at closure the deposit is returned)	\$20.00 at account opening
Lost Safe Deposit Box Key	Forfeit Of Safe Deposit Box Key Deposit
Drill Safe Deposit Box Fee	Current Market Rate
<b>Night Depository</b>	
Zipper Bag	\$1.00 Per Bag
Zipper Bag - With Lock	\$25.00 Per Bag