

## CONSUMER DEPOSIT ACCOUNT SCHEDULE OF CHARGES

### DEPOSIT ACCOUNTS

Account Name	Monthly Maintenance Service Charge	How to Reduce Monthly Maintenance Service Charge
<b>FirstAccess Checking</b> Minimum to open: \$50.00	\$12.00	Maintain a \$100 Daily Collected Available Balance <sup>2</sup>
<b>InterestAccess Checking</b> Minimum to open: \$50.00	\$15.00	Maintain a \$1,000 Daily Collected Available Balance <sup>3</sup> <b>OR</b> Combined deposit or loan balance of \$50,000 (excluding credit cards)
<b>ValueAccess Checking with BaZing</b> Minimum to open: \$50.00	\$6 Monthly Membership Fee <sup>1</sup>	N/A
<b>First Savings</b> Minimum to open: \$1.00	\$4.00	Maintain a Recurring Direct Deposit <sup>4</sup> <b>OR</b> Maintain a \$200 Daily Collected Available Balance <sup>5</sup>
<b>FirstMaturedCD Savings</b> Minimum to open: \$1.00	\$4.00	Maintain a \$200 Daily Collected Available Balance <sup>5</sup>
<b>First Tiered Money Market</b> Minimum to open: \$1.00	\$10.00	Maintain a \$2,500 Daily Collected Available Balance <sup>5</sup>
<b>FirstPrize Savings</b> Minimum to open: \$1.00	N/A	N/A

### OTHER CHECKING AND SAVINGS ACCOUNT RELATED FEES

Fee Description	Fee Amount
Insufficient Funds Charge – Paid	\$34.00 per item
Insufficient Funds Charge – Returned	\$34.00 per item
Overdraft Service Charge	If your account has a negative value for its end of day Daily Collected Balance for five (5) or more consecutive calendar days, an \$8.00 charge will be applied to your account on each business day ( <i>Monday through Friday, excluding Bank holidays</i> ) until your account has a positive end of day Daily Collected Balance available.
Money Market Service Charge	\$15.00 per item
OD Protection Tran Fee	\$10.00 per transfer
Uncollected Funds Charge	\$5.00 per item
Certified Check Fee <sup>6</sup>	\$10.00 per item
Returned Deposited Item Charge	\$15.00 per item
Returned Deposited Item Coupon Charge	\$28.00 per envelope
Bond Coupon Redemption Charge	\$2.00 per envelope
Stop Payment Fee (Checks and ACH)	\$30.00 per order
Instant Statement	\$2.00
Replacement (Lost or Stolen) ATM/Debit Card	\$5.00
Check orders	<i>Varies by Type</i>
Treasurer's Check <sup>6</sup>	\$10.00 per check
Money Order <sup>6</sup>	\$5.00 per order
Statement Print Service Fee	\$10.00 for first page, \$1.00 per page thereafter; \$2.00 per check
Research Fee	\$25.00 per hour
Premature Account Closing	\$15.00 per account, <i>closed within the first 90 days</i>

Fee Description	Fee Amount
Cross Border Assessment ICA Fee	The Cross Border Assessment ICA Fee is .90 of 1.10% of the transaction amount of any cross-border transaction processed through the Dual Message System (signature-based) or Single Message System (PIN -based). This fee applies to any transaction conducted using a credit or debit Cirrus®, Maestro®, or MasterCard card in which the country code of the merchant does not equal the country code of the account range.
Int'l Services Assessment (ELN)	A fee of 1.00% of the transaction amount may be added to any transaction that utilizes the Global Payment System. The fee is separate from any Currency Conversion Assessment CCA Fee or Cross Border Assessment ICA Fee that may be applied to your transaction.
Incoming Wire Transfers	Domestic: \$15.00 Foreign (In-clearing through Atlantic Community Bankers Bank): \$26.00 Foreign (In-clearing through Federal Reserve): \$15.00
Outgoing Wire Transfers	Domestic: \$25.00 Foreign: \$40.00
Currency Conversion Assessment CCA Fee	The Currency Conversion Assessment CCA Fee is .20% of 1.10% of any transaction where the country code of the merchant does not equal the country code of the account range. For Debit MasterCard® card international transactions, we will use as the exchange rate of the Debit MasterCard® either the (i) wholesale market rate or (ii) the government-mandated rate, in effect one day prior to the transaction processing date. This conversion factor is increased by .20% to determine the total Currency Conversion Assessment.

### **BILL PAYMENT SERVICE FEES**

Fee Description	Fee Amount prior to July 13, 2017	Fee Amount as of July 13, 2017
Bill Pay Service	No Charge	No charge for enrollment. Fees related to Insufficient Funds and Overdrafts may be assessed and fees for optional services you select apply. Third-Party vendor collection fees may also apply.
Expedited Bill Pay Service	\$7.95 per payment	\$9.95 per payment
Overnight Check Fee	N/A	\$30.00 per check payment

### **MISCELLANEOUS FEES**

Fee Description	Fee Amount
Notary Services	\$2.00 per notarized document
Legal Process (e.g.: levies, subpoenas, garnishment of account)	\$100 Bank Fee
Collection Items	\$35.00 per item plus any additional processing fees charged by correspondent banks
Loose Coin Counting	No charge for personal account customers 10% of counted coin value converted to dollars for non-customers

### **SAFE DEPOSIT BOX RENTAL AND RELATED FEES**

Fee Description	Fee Amount
2"x 5" (Rental)	\$55.00
3"x 5" (Rental)	\$60.00
5"x 5" (Rental)	\$80.00
3"x 10" (Rental)	\$95.00
5 "x 10" (Rental)	\$135.00
10"x 10" (Rental)	\$220.00
Lost Key	\$25.00
Drilling	\$250.00 or more depending on locksmith fees
Late Fee	Annual \$15.00

<sup>1</sup>Ba-Zing is not owned or operated by First County Bank. Membership Fee is subject to change. Additional terms, conditions and fees apply.

<sup>2</sup>If the daily collected available balance falls below \$100.00 at any time during the statement, a \$12.00 "Monthly Maintenance Service Charge" will apply.

<sup>3</sup>A "Monthly Maintenance Service Charge" of \$15.00 will apply if: (1) at any time during the "Interest Access" checking account statement cycle, the end of day collected available balance falls below \$1,000.00; or (2) if at any time during the "Interest Access" checking account statement cycle period, your combined deposit and loan balances (held with First County Bank) fall below \$50,000.00. Deposit account balances are assessed by the daily collected available balance. Loans balances are assessed by the principal loan amount (excluding credit cards).

<sup>4</sup>Direct deposit must be of payroll, pension, social security or other similar benefit.

<sup>5</sup>If at any time during the statement cycle period the end of day collected available balance is below the stipulated amount, the monthly service charge may apply.

<sup>6</sup>Charge may appear on periodic statement in either manner: (1)The amount of charge is a separate line item; or (2)The amount of charge is added to the amount of the monetary instrument purchased and will appear as a lump sum withdrawal.

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