



SCHEDULE OF MISCELLANEOUS FEES AND SERVICE CHARGES

The following fees may be assessed against your account, if applicable. (All fees are per item unless otherwise indicated.)

Internet, 24-Hour Banking and Convenience Services Fees

ATM First Guaranty Bank Machine:	
Balance Inquiry	no charge
Deposit	no charge
Transfer	no charge
Withdrawal	no charge
ATM Other Banks Machine:	
ATM INQ Fee	\$2.00
ATM WD Fee	\$2.00
International/Foreign Currency	
Cross-Border Transaction fee (per transaction)	0.9%
Currency Conversion fee (per transaction)	0.2%
Internet Banking/Bill Pay	no charge
Mobile Check Deposit Fee:	
Personal Accounts	\$1.00
<i>(First 5 deposits during monthly cycle time period, no charge)</i>	
Business Accounts	\$0.50
Debit MasterCard:	
First Card	no charge
Replacement Card Fee	\$5.00
Delivery Charge (2 business day delivery)	\$25.00
Overnight Express Delivery Charge	\$35.00

Additional Services and Fees

Account Reconciliation (per hour)	\$25.00
Check Collection Items:	
Domestic	\$25.00
International	\$50.00
Charge Back Fee (return deposited checks).	\$5.00
Charge off Collection Fee	\$15.00
Check Printing Orders	Varies according to style/quantity
Dormant Account Fee (per month)	\$5.00
<i>(Charged after 1 year inactivity on transaction accounts)</i>	
Early Account Closing (within 90 days)	\$25.00
Internet Wire Transfer:	
Domestic Outgoing	\$5.00
International Outgoing	\$15.00
Internet Wire Transfer Service Fee (per month)	\$50.00
Levies/Garnishment	\$50.00
Negative Balance Fee	\$5.00
<i>(Charged on the 4th Banking day and each day hereafter the account remains overdrawn up to 15 consecutive banking day occurrences)</i>	

Night Depository Service:	
Night Depository Service Fee (per year)	\$20.00
Night Depository Locked Bag	\$26.00
Official Checks	\$5.00
Overdraft (OD) Paid Item/NSF Return Item Charge**:	
1 – 2 Items	\$26.00
3 – 5 Items	\$29.00
6 – 9 Items	\$33.00
10+ Items	\$40.00
<i>(Based on total number of items presented during the previous 12 months including current day)</i>	
Overdraft Protection Service Fee (per month)	\$2.00
<i>(additional charges may apply)</i>	
Research Services:	
Account Research (per hour)	\$25.00
Photocopies (each)	\$3.00
Statement Copies	\$5.00
Account Activity Printout	\$3.00
Safe Deposit Box:	
Annual Rental Fee	Varies according box size
Drilling Fee	Varies
Replacement of Lost Key	\$35.00
Special Paying Instructions	\$35.00
Stop Payment (request or renewal)	\$35.00
Telephone Transfer	\$5.00
<i>(not charged when using automated system)</i>	
Verification of Deposit/Mortgage	\$25.00
Wire Transfer - Domestic:	
Incoming	\$25.00
Outgoing	\$25.00
Wire Transfer – International:	
Incoming	\$25.00
Outgoing	\$50.00

****Paid overdraft/returned item fees apply to any items presented against insufficient funds in your account, including a check, in-person withdrawal, ATM withdrawal, debit card transaction, or withdrawal by any other manual or electronic means whatsoever. This fee does not apply to overdrafts created by ATM or everyday debit card transactions unless you affirmatively consent (opt-in) for us to authorize and pay those transactions.**