IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS
from
THE FIRST CITIZENS NATIONAL BANK
(419)294-2351
COMMON FEATURES AND FEE SCHEDULE - EFFECTIVE OCTOBER 24th, 2022

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

Account Closing (Within 90 Days of Opening)	$22.00
ATM Replacement Card	$6.50
Checking Acount Inactivity Fee	$5.00
If no activity for 12 consecutive months and balance is less than $250.00	
Cashier Checks	$6.50
Certified Checks	$11.50
Check Cashing (On-Us Checks for Non-customers)	$5.00
Check Cashing (Transit Checks for Non-customers, Limitations Apply)	$5.00
Checking Non-sufficient Funds (NSF) Charge for Paying Per Item* (NSF Paid Fee)	$35.00
Checking Non-sufficent Funds (NSF) Charge for Returning Per Presentment (NSF Return Fee)	$35.00
Fees may apply each time an item is re-presented	
Checking Non-sufficient Funds (NSF) Maximum Charge Per Day	$175.00
Coin Sorting (or 10% Handling Fee, Whichever is Higher)	$6.50
Counter Checks (Each)	$0.50
Debit Card Replacement Card	$6.50
Debit Card/ATM Card Use of Non-FCNB Owned ATM (FEE ATM CHK WITHDRAWAL)	$2.25
Fax Service	$6.25
Foreign Checks (Canadian Checks Only)	$6.50
Garnishments/Tax Levies	$53.00
Money Orders	$6.50
Night Drop Bag	$15.00
Notary Service	$1.00
Overdraft Protection Charge, Per Transfer	$8.50
Photocopies (Per Page)	$1.00
Research Fee (Per Hour)	$20.00
Returned Deposited Item	$12.00
Safe Deposit Box Key Deposit	$16.50
See a customer service representative for available box sizes and annual rental	
Savings Account Inactivity Service Charge Fee	$5.00
If no activity for 12 consecutive months and balance is less than $250.00	
Savings Non-Sufficient Funds (NSF) Charge for Paying Per Item* (NSF Paid Fee)	$35.00
Savings Non-Sufficient Funds (NSF) Charge For Returning Per Presentment (NSF Return Fee)	$35.00
Fees may apply each time an item is re-presented	
Savings Non-sufficient Funds (NSF) Maximum Charge Per Day	$175.00
Savings Transfer to Prevent Non-Sufficient Funds (NSF) (Per Transfer)	$8.50
Signature Guarantees	$6.50
Special Statement (Per Month Per Statement)	$4.25
Stop Payment (Good for 6 Months)	$32.00
Unclaimed Funds Certified Mail	$20.00
Wire Transfers/Incoming	$11.50
Wire Transfers/Outgoing	$22.00
Wire Transfers/International	$55.00
Third Party Written Payoff Statement	$30.00

*Fee Applies to Overdrafts Created by Check, In-Person Withdrawal or Other Electronic Means (Excluding ATM and One-time Debit Card Transactions)