

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS
from
THE FIRST CITIZENS NATIONAL BANK
(419)294-2351
COMMON FEATURES AND FEE SCHEDULE - EFFECTIVE FEBRUARY 27th, 2023

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 Account 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-U's 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-sufficient 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
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)