

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Research Fees	\$0.35 per Copy
.....	\$20 per Hour
.....	\$5 per Image Statement
Bill Payment Fee.....	\$34.95 (Check sent - Next Business Day)
.....	\$29.95 (Check sent - Second Business Day)
.....	\$6.95 (Electronic payment - Second Business Day)
Check Cashing Fee (Non-Customers, ON-US)	\$5
Check Printing Fee	Fees Vary by the Style of Check Ordered
Collection Fee for Charged Off Deposit Account	\$30
Debit Card Expedited Issuance Fee.....	\$50 (Expedited Request Made On Mon, Wed, Friday)
.....	\$75 (Expedited Request Made On Tues, Thurs)
Debit Card Transaction Fee (foreign ATMs)	\$3 per Transaction, Transfer, or Balance Inquiry
Dormant Account Monthly Fee.....	\$10 (if the account goes 365 days with no activity and balance is \$1,000 or less)
Early Account Closing Fee (within 90 days)	\$20
.....	\$10 (Christmas Club or Early Withdrawal before Maturity)
Garnishments and Tax Levies.....	\$50 per Garnishment or Tax Levy
GiftPay Fee (personalized donation check to charity or organization).....	\$1.99 per Check
GiftPay Fee (personalized gift check to individual).....	\$2.99 per Check
International ATM/POS Transactions	1.25% of the Transaction Amount
Notary Fee.....	No Charge
Official Check Fee	\$8 per Check (only offered to accountholders)
Paper Statement Fee.....	Varies from \$2 to \$5
The Paper Statement Fee varies by account type and does not apply to all accounts. The Paper Statement Fee is \$2.00 per account, per statement for the following account types: Basic Checking, Private Client Checking and Money Market accounts. The Paper Statement Fee is \$5.00 per account, per statement for the following account types: Cash Back Checking, Interest Checking and all commercial checking account types with the exception of Money Market accounts which are \$2.00 per account, per statement. Please remember that E-Statements are available for no charge, but E-Statements are only available with an active enrollment in BankFirst Digital Banking Services.	
Returned Mail Fee.....	\$5 per Piece of Mail Returned
Safe Deposit Box Late Payment Fee	\$10
Snapshot Statement Fee.....	\$1
Stop Payment Order Fee	\$36
Telephone Balance Inquiry Fee.....	\$2
Telephone Transfer Fee (from account to account)	\$5 per Transfer
Wire Transfer Fees (Domestic) Outgoing.....	\$25
Wire Transfer Fees (Domestic) Incoming	\$20
Wire Transfer Fees (International) Outgoing	\$75
Wire Transfer Fees (International) Incoming	\$20
Zippered Money Bag	\$5 for First Bag
.....	\$2 for Each Additional Bag

Overdraft Fee..... \$36 per Item
 Applies to overdrafts created by checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; provided however, that for consumer accounts we will only charge an Overdraft Fee for overdrafts caused by ATM withdrawals or onetime debit card transactions if opted in to that service through Bounce Plus. On consumer accounts, we will not charge an Overdraft Fee for any overdrawing items that result in a negative balance of less than -\$5.00. For commercial accounts, these limits do not apply. In addition, for consumer accounts only, the combined daily total Overdraft and NSF fee limit is \$216 (six total Overdraft and NSF Fees per day). For commercial accounts, there is no limit on the number of Overdraft and NSF Fees that can be imposed.

Continuous Overdraft Fee..... \$5 per Day
For commercial accounts only; Overdrawn commercial accounts are subject to a \$5.00 daily continuous overdraft charge beginning on the 6th business day the account is overdrawn.

NSF Fee..... \$36 per Item
 Applies to returned items created by checks and other transactions made using your checking account number, automatic bill payments, ATM transactions, and everyday debit card transactions. For consumer accounts, we will not charge an NSF Fee for any items returned where the account has a negative balance of less than -\$5.00 at the time of presentation. For commercial accounts, these limits do not apply. In addition, for consumer accounts only, the combined daily total Overdraft and NSF Fee limit is \$216 (six total Overdraft and NSF Fees per day). For commercial accounts, there is no limit on the number of Overdraft and NSF Fees that can be imposed.

Please be aware that an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. It is the policy of the Bank to endeavor to only charge one NSF or Overdraft fee per each item or payment, regardless of the number of times the item or payment is presented for payment. Be aware, however, that the Bank does not control how an item or payment is presented for payment, and a merchant or other payee may present an item or payment in a manner that does not allow the Bank's processing system to identify that it is a re-presented item that has previously been assessed an NSF fee. If the Bank's processing system cannot identify that an item or payment has been re-presented for payment, you understand and agree that you may be inadvertently charged additional NSF or Overdraft fees if the item or payment is presented for payment multiple times. In that event, you understand and agree that you must contact the Bank to identify the fees attributable to the same item or payment being re-presented for payment and the Bank will refund any such fees to your account.