

**FEE SCHEDULE**



Irvington, Hardinsburg and Rough River  
 "Where your friends bank!"

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

Check printing fees vary by the style of check ordered.

Account Record Research Fee; Per item charge (checks, statements, etc.)	\$5.00
Account Record Research Fee; research charge (per hour- one hour minimum; this fee is in addition to the per item charge)	\$50.00
ATM/Debit Card -International transaction	1.000% of transaction
ATM/Debit Card Replacement Fee	\$12.00
ATM/Debit Card transactions @ First State Bank and Affiliates	\$0.00
ATM/Debit Card transactions at all other ATM's	\$0.75
Cashier's Check - "Customer Only"	\$2.00
Counter Check Fee; (per printed page)	\$1.00
Daily Overdraft Charge; (All Checking Accounts); if your account is overdrawn for 4 or more consecutive business days, an additional charge per day, for up to 10 days per occurrence. Does not apply to savings accounts	\$5.00
Dormant Fee (Checking Accounts Only, Monthly Fee); (no credit or debit activity for a period of 180 days and the account has a balance of less than \$200)	\$10.00
Internet Banking and Bill Payment	\$0.00
Notary Service	\$0.00
Overdaft Item Charge	\$20.00
Return Item Charge	\$20.00
Safety Deposit Box fee (annually) SMALL	\$12.00
Safety Deposit Box fee (annually) LARGE	\$24.00
Safety Deposit Box fee (annually) MEDIUM	\$18.00
Safety Deposit Box; Drill and replace lock	\$75.00
Safety Deposit Box; Lost Key (1)	\$20.00
Stop Payment Request (if amount, payee and check number given)	\$20.00
Stop Payment Request (incomplete information)	\$40.00
Tax Levy/Garnishment fee (amount determined by levy/garnishment-max of \$50)	\$50.00
Telephone Transfer Fee, per item	\$2.00
Wire Transfer Outgoing ; " Customer Only" - Domestic	\$20.00
Wire Transfer Outgoing; "Customer Only" - International	\$50.00

**OVERDRAFT- HOW WE ASSESS FEES - ACTUAL (LEDGER) BALANCE.** An overdraft is created when we pay an item presented for payment and your account's ledger balance is not sufficient to pay the item. An item may be a check, in-person withdrawal, Point of Sale transaction, or other electronic debit. An overdraft fee will be assessed for each item we pay, except on consumer accounts, we will not assess a fee for ATM and everyday debit card transactions unless you have authorized us to pay overdrafts for such items. You will be responsible to pay us the overdrawn amount.

**RETURN ITEM FOR NON-SUFFICIENT FUNDS.** If we do not pay an item and return it, we will charge you a return item fee. If an ACH item is returned, the financial institution initiating the ACH transaction may submit one or more additional debit items for payment of the underlying obligation. If a check is returned, the payee may present it for payment more than one time. We may charge you a return item fee for each submission of an item or presentation of a check. This means you may incur multiple return item fees in connection with the same obligation.

