

## ACCOUNT FEES

### KASASA INCONTROL CHECKING

**Account Fees:** There are no recurring monthly service charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### KASASA CASH

**Account Fees:** There are no recurring monthly service charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### KASASA CASH BACK

**Account Fees:** There are no recurring monthly service charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### SENIOR CLASSIC ACCOUNT-MUST BE 62 OR OLDER TO OPEN

**Account Fees:** Your account will be assessed a \$6.00 service charge if the minimum daily balance is below \$500.00, or a Direct Deposit is not received. No Check printing fee (Free Club Checks). No foreign ATM fees. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### MMA CHECKING

**Account Fees:** Your account will be assessed a \$12.00 service charge if the balance drops below the required daily minimum balance. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### INTEREST CHECKING

**Account Fees:** Your account will be assessed a \$6.00 service charge if the balance drops below \$2500.00 minimum daily balance. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### REGULAR CHECKING

**Account Fees:** No service charge if the balance is \$499.01 or above. A service charge of \$6.00 will be assessed monthly to your account if the balance is \$499.00 or below. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### HELOC CHECKING ACCOUNT

HELOC Checking Account must be linked to HELOC Loan

No Monthly service charge

Neither canceled checks, nor images returned with statements. You will receive a text statement only

\$3.00 Monthly Charge for Paper Statement

**Account Fees:** The following fee applies to this account: Paper Statement Fee: \$3.00. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

#### **INTEREST CHECKING**

**Account Fees:** Your account will be assessed a \$6.00 service charge if the balance drops below \$2500.00 minimum daily balance. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

#### **HEALTH SAVINGS CHECKING ACCOUNT**

No minimum balance requirement

No Monthly service charge. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

#### **BUSINESS CHECKING**

250 withdrawal items per month. \$0.25 per item over 250. No charge for monthly E-Statement with check images. \$6.00 per paper statement. Unlimited deposit items allowed.

**Limitations:** You must deposit \$100.00 to open this account. First 250 withdrawal items per month are free of charge then 0.25 per item over 250. Items include checks, debits, ATM, ACH, wire transfers etc. A \$6.00 monthly fee to receive paper statements.

**Account Fees:** No service charge if the minimum daily balance is \$2500.00 or above. A service charge of \$12.00 will be assessed monthly to your account if the minimum daily balance is \$2499.99 or below. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

#### **BUSINESS INTEREST CHECKING**

**Limitations:** You must deposit \$15,000.00 to open this account.

**Account Fees:** Your account will be assessed a \$6.00 service charge if the balance drops below \$15000.00 minimum daily balance. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply

#### **SMALL BUSINESS CHECKING**

**Limitations:** You must deposit \$100.00 to open this account. First 50 withdrawal items per month are free of charge then \$0.25 per item over 50. Items include checks, debits, ATM, ACH, wire transfers etc.

**Account Fees:** A \$6.00 monthly fee to receive paper statements. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### **CORPORATE BUSINESS CHECKING**

Deposited On-U.S. Items: No Charge

Deposited Foreign items: \$0.08

Checks or Debits: \$0.25

Unlimited Deposits

Analysis Account fees applied based on account activity. You may receive earnings credit on your balances that may offset partial or all activity fees. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### **KASASA SAVER ACCOUNT**

### **REGULAR SAVINGS ACCOUNT**

### **KIDS CLUB SAVINGS ACCOUNT**

**Account Fees:** Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### **CHRISTMAS CLUB SAVINGS ACCOUNT**

**Account Fees:** The following fee applies to this account: Withdrawal Fee Christmas Savings: 15.00 early withdrawal fee. Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### **Certificates of Deposit – 90 days, 182 days, 1 year, 2 years, and 3 years, and Special CD periods**

**Account Fees:** Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### **IRAs**

**Account Fees:** Refer to "Other Account Fees" and "Miscellaneous Fees and Charges" Sections for additional fees that may apply.

### **OTHER ACCOUNT FEES**

The following fee applies to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

NACHA Unauthorized Entry Fee \*\*\*Effective October 3, 2016: \$4.50 per Unauthorized ACH debit entry or credit entry

The following fees apply to Consumer Checking Accounts:

NSF Return Charge: \$30.00 each time an item is presented and returned NSF

NSF Paid Service Charge: \$30.00 per item

Overdraft Privilege Service: \$30.00 per item

Overdrawn Fee: \$1.00 applied daily when in overdraft status

The following fee applies to Consumer Checking Accounts; Interest Earning Checking Accounts; and Money Market Accounts:

Stop Payment Fee: \$12.00 per item

The following fee applies to Interest Checking; Senior Classic; Regular Checking; Kasasa Cash; Kasasa Cash Back; Kasasa Tunes; Kasasa InControl; and MMAX Checking:

Dormant Activity Fee: \$3.00 per month after 12 months of no activity

The following fee applies to HELOC Checking Account; Interest Checking; Kasasa Cash; Kasasa Cash Back; Kasasa Tunes; Kasasa InControl; Regular Checking; Senior Classic Checking; HSA Checking; and MMAX Checking Accounts:

Debit Card Re-issue Fee: \$5.00 per card in excess of two per year

#### **MISCELLANEOUS FEES AND CHARGES**

Collection Item: Varies by Bank location

Charge Back Item: \$5.00 per item

Stop Payment: \$12.00 per item

Request Statement: \$2.00 per statement

Daily Printout: \$1.00

NSF Return Charge: \$30.00 each time an item is presented and returned NSF

NSF Paid Service Charge: \$30.00 per item

Overdrawn Fee: \$1.00 applied daily when in overdraft status

Overdraft Privilege Service: \$30.00 per item

Check Order : Varies by Style

FCB 24 Hour Telebanker: No Charge

Debit Card Re-Issue Fee: \$5.00 per card in excess of two per year

NACHA Unauthorized Entry Fee : \$4.50 per Unauthorized ACH debit or credit entry debit Card Re-issue Fee: \$5.00 per card in excess of the two per year

Temporary Check Fee: \$5.00 (up to 12 checks)

Two Signatures: No Charge

One Signature: No Charge

### **ATM FEES**

Foreign ATM Fee: \$1.00 per withdrawal (Senior Classic and qualifying KASASA accounts are not included)

### **Official Checks**

Cashier Check : \$5.00 per check - (Senior Classic, - free up to 3 per month)

### **Wire Transfer Fees**

Outgoing - Domestic: \$15.00 per wire

Outgoing - International: \$65.00 per wire

Incoming Wire Fee: NO FEE

### **Online Banking**

First Community Bank's Online Banking

Types of Transactions: You may access certain account(s) you maintain with us by computer, using your assigned user ID and password, through the online banking service. You may use the online banking service to perform the following functions:

Limitations on Frequency and Amount:

\* Access account information as often as you like Fees and Charges for Online Service:

\* There is no charge for online banking with us.

### **Preauthorized debits**

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:

\* Pay certain recurring bills from your checking or savings account.

### **Fees and Charges:**

\* We do not charge for any preauthorized EFTs.

\* We will charge \$12.00 for each stop-payment order for preauthorized transfers.

### **Loan Payments**

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:

\* Pay certain recurring bills from your checking or savings account.

### **Fees and Charges:**

- \* We do not charge for any preauthorized EFTs.

### **Preauthorized deposits**

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- \* Accept direct deposits from the U.S. Treasury Department to your checking or savings account.

### **Fees and Charges:**

- \* We do not charge for any preauthorized EFTs.
- \* We will charge \$12.00 for each stop-payment order for preauthorized transfers.

### **Direct Deposits**

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- \* Accept direct deposits from your employer or other financial institutions to your checking or savings account.

### **Fees and Charges:**

- \* We do not charge for any preauthorized EFTs.
- \* We will charge \$12.00 for each stop-payment order for preauthorized transfers.

### **First Community Check Card**

#### **Limitations on Frequency and Amount:**

- \* You may withdraw up to a maximum of \$200.00 (if there are sufficient funds in your account) per day.
- \* For security purposes, there are limits on the frequency and amount of transfers you may make using this Point of Sale service.
- \* You may make unlimited purchases at POS terminals per day (if there are sufficient funds in your account).

### **Fees and Charges:**

- \* There is no charge for ATM withdrawals at machines owned by us.
- \* There is a \$1.00 charge for each ATM withdrawal at machines we do not own.
- \* There is no charge for ATM deposits at machines owned by us.
- \* \$1.00 fee for Easy PIN service to choose your own PIN number; \$5.00 Re-Issue Fee per card in excess of two per year.
- \* We do not charge for any POS transactions.

**ATM Fees:** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

**TeleBanker**

**Limitations on Frequency and Amount:**

\* There are no limits on the number or dollar amount of inquiries, transfers or withdrawals you may make per day.

\* For security purposes, there are limits on the frequency and amount of transfers you may make using this Audio Response service.

**Fees and Charges for Audio Response Transactions:**

\* We do not charge for any Audio Response Transactions.