

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS
from
THE FIRST CITIZENS NATIONAL BANK
(419)294-2351

COMMON FEATURES AND FEE SCHEDULE - EFFECTIVE OCTOBER 23, 2020

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
ATM use of non-FCNB owned ATM	\$2.25
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-us checks for non-customers)	\$5.00
Check cashing (transit checks for non-customers, limitations apply)	\$5.00
Checking Non-Sufficient Funds Charge for paying per item	\$35.00
Checking Non-Sufficient Funds Charge for returning per item	\$35.00
Checking Non-Sufficient Funds Maximum charge per day	\$245.00
Coin sorting	\$6.50
(or 10% handling fee, whichever is higher)	
Counter Checks (each)	\$0.50
Escheatment	\$30.00
Fax Service	\$6.25
Debit Card replacement card	\$6.50
Debit Card use of non-FCNB owned ATM	\$2.25
Foreign checks (Canadian Checks Only)	\$6.50
Garnishments/Tax Levies	\$53.00
Mobile Deposit	\$0.50
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 Charge for paying per item	\$35.00
Savings Non-Sufficient Funds Charge for returning per item	\$35.00
Savings Transfer to Prevent Non-Sufficient Funds (per transfer)	\$8.50
Signature Guarantees	\$6.50
Special Statement (per month per statement)	\$4.25
Stop Payments (good for 6 months)	\$32.00
Wire Transfers/Incoming	\$11.50
Wire Transfers/Outgoing	\$22.00
Wire Transfers/International	\$55.00
Written Request for Loan Payoff	\$26.78

