

CONSUMER DEPOSIT ACCOUNT SCHEDULE OF CHARGES

DEPOSIT ACCOUNTS

Account Name	Monthly Maintenance Service Charge	How to Reduce Monthly Maintenance Service Charge
FirstAccess Checking Minimum to open: \$50.00	\$12.00	Maintain a \$500 Daily Collected Available Balance ²
InterestAccess Checking Minimum to open: \$50.00	\$15.00	Maintain a \$1,000 Daily Collected Available Balance ³ OR Combined deposit or loan balance of \$50,000 (excluding credit cards)
ValueAccess Checking with BaZing Minimum to open: \$50.00	\$7 Monthly Membership Fee ¹	N/A
High Yield Checking Minimum to open: \$50.00	\$12.00	Maintain a \$500 Daily Collected Available Balance ²
MyChoice Checking Minimum to open: \$25.00	\$10.00	Maintain Direct Deposits of at least \$500 each statement cycle ⁴ OR Maintain a \$1,000 Daily Collected Available Balance ⁵ OR Primary Account Holder is under the age of 25 ⁶ eStatements required to avoid additional \$5.00 monthly paper statement fee
First Savings Minimum to open: \$1.00	\$4.00	Maintain a Recurring Direct Deposit ⁴ OR Maintain a \$200 Daily Collected Available Balance ⁵ OR Primary Account Holder is under the age of 25 ⁶
FirstMaturedCD Savings Minimum to open: \$1.00	\$4.00	Maintain a \$200 Daily Collected Available Balance ⁵
First Tiered, First Rate, FlashRate, and High Yield Money Market Accounts Minimum to open: \$1.00	\$10.00	Maintain a \$2,500 Daily Collected Available Balance ⁵
FirstPrize Savings Minimum to open: \$1.00	N/A	N/A

OTHER CHECKING AND SAVINGS ACCOUNT RELATED FEES

Fee Description	Fee Amount
Insufficient Funds Charge – Paid	\$36.00 per item presented*
Insufficient Funds Charge – Returned	\$36.00 per item presented*
Overdraft Service Charge	If your account has a negative value for its end of day Daily Collected Balance for five (5) or more consecutive calendar days, an \$8.00 charge will be applied to your account on each business day (Monday through Friday, excluding Bank holidays) until your account has a positive end of day Daily Collected Balance available.
Money Market Service Charge	\$15.00 per item
OD Protection Tran Fee	\$10.00 per transfer

Uncollected Funds Charge	\$5.00 per item
Fee Description	Fee Amount
Certified Check Fee ⁶	\$10.00 per item
Bond Coupon Redemption Charge	\$2.00 per envelope
Stop Payment Fee (Check, ACH and Zelle®) ⁷	\$30.00 per order
Instant Statement	\$2.00
Replacement (Lost or Stolen) ATM/Debit Card	\$5.00
Check orders ⁸	<i>Varies by Type</i>
Treasurer's Check ⁸	\$10.00 per check
Money Order	\$5.00 per order
Statement Print Service Fee	\$10.00 for first page, \$1.00 per page thereafter; \$2.00 per check
Research Fee	\$25.00 per hour
Premature Account Closing	\$15.00 per account, <i>closed within the first 90 days</i> **
Currency Conversion Assessment CCA Fee	The Currency Conversion Assessment CCA Fee is .20% of 1.10% of any transaction where the country code of the merchant does not equal the country code of the account range. For Debit MasterCard® card international transactions, we will use as the exchange rate of the Debit MasterCard® either the (i) wholesale market rate or (ii) the government-mandated rate, in effect one day prior to the transaction processing date. This conversion factor is increased by .20% to determine the total Currency Conversion Assessment.
Cross Border Assessment ICA Fee	The Cross Border Assessment ICA Fee is .90% of 1.10% of the transaction amount of any cross-border transaction processed through the Dual Message System (signature-based) or Single Message System (PIN -based). This fee applies to any transaction conducted using a credit or debit Cirrus®, Maestro®, or MasterCard card in which the country code of the merchant does not equal the country code of the account range.
International Services Assessment (ELN)	A fee of 1.00% of the transaction amount may be added to any transaction that utilizes the Global Payment System. The fee is separate from any Currency Conversion Assessment CCA Fee or Cross Border Assessment ICA Fee that may be applied to your transaction.
Incoming Wire Transfers	Domestic: \$15.00 Foreign (In-clearing through Atlantic Community Bankers Bank): \$26.00 Foreign (In-clearing through Federal Reserve): \$15.00
Outgoing Wire Transfers	Domestic: \$25.00 Foreign: \$40.00
Foreign ATM Fee (ATM Foreign Withdrawal, ATM Inquiry Service Charge, ATM Transfer Service Charge)	A Foreign ATM fee is \$2.00 for each withdrawal, balance inquiry, and transfer processed at a Foreign (Non-First County Bank or Non-AllPoint) ATM.***

*Merchants or other parties may present your ACH, check or Zelle® payments more than one time if the first attempt to collect the check, ACH, or Zelle® payment is returned. You may be assessed a fee each time a merchant or other party presents a check, ACH or Zelle® to the bank to be paid.

**Premature Account Closing Fee does not apply to MyChoice Checking.

***First County Bank and ATM operators may charge you multiple fees in a single ATM session. This will appear on your periodic statement as ATM Inquiry Service Charge or ATM Transfer Service Charge or ATM Foreign Withdrawal.

BILL PAYMENT SERVICE FEES

Fee Description	Fee Amount
Bill Pay Service	No charge for enrollment. Fees related to Insufficient Funds and Overdrafts may be assessed and fees for optional services you select apply. Third-Party vendor collection fees may also apply.
Expedited Bill Pay Service	\$9.95 per payment
Overnight Check Fee	\$30.00 per check payment

MISCELLANEOUS FEES

Fee Description	Fee Amount
Notary Services	\$2.00 per notarized document
Legal Process (e.g.: levies, subpoenas, garnishment of account)	\$100 Bank Fee
Collection Items	\$35.00 per item plus any additional processing fees charged by correspondent banks
Dormant Account Fee	\$5.00 per month deducted from the account balance if no customer-initiated activity for at least 12 consecutive rolling months. This will appear on your periodic statement as Account Inactivity Fee.
Loose Coin Counting	No charge for personal account customers 10% of counted coin value converted to dollars for non-customers

**Dormant Account Fee does not apply to MyChoice Checking.*

SAFE DEPOSIT BOX RENTAL AND RELATED FEES

Fee Description	Fee Amount
2"x 5" (Rental)	\$55.00
3"x 5" (Rental)	\$60.00
5"x 5" (Rental)	\$80.00
3"x 10" (Rental)	\$95.00
5 "x 10" (Rental)	\$135.00
10"x 10" (Rental)	\$220.00
Lost Key	\$25.00
Drilling	\$250.00 or more depending on locksmith fees
Late Fee	Annual \$15.00

¹Ba-Zing is not owned or operated by First County Bank. Membership Fee is subject to change. Additional terms, conditions and fees apply.

²If the daily collected available balance falls below \$500.00 at any time during the statement, a \$12.00 Monthly Maintenance Service Charge will apply.

³A Monthly Maintenance Service Charge of \$15.00 will apply if: (1) at any time during the "Interest Access" checking account statement cycle, the end of day collected available balance falls below \$1,000.00; or (2) if at any time during the "Interest Access" checking account statement cycle period, your combined deposit and loan balances (held with First County Bank) fall below \$50,000.00. Deposit account balances are assessed by the daily collected available balance. Loans balances are assessed by the principal loan amount (excluding credit cards).

⁴Not all Direct Deposits will reduce the Maintenance Service Charge. Refer to your applicable account disclosure for details about which Direct Deposit types (e.g., social security, payroll, or other ACH deposit) will reduce the Maintenance Service Charge. Your statement cycle may be found on your periodic statement.

⁵If at any time during the statement cycle period the daily collected available balance falls below the stipulated amount the Monthly Maintenance Service Charge may apply without prior notice. Your statement cycle may be found on your periodic statement.

⁶The Monthly Maintenance Service Charge will apply without prior notice in any statement cycle in which the primary account holder reaches the age of 25 at any time during the statement cycle period and no other conditions are met to reduce Monthly Maintenance Service Charges.

⁷Zelle® payment Instructions cannot be cancelled once you have authorized the transaction, except in very limited circumstances.

⁸Charges may appear on periodic statement in either manner: (1) The amount of charge is a separate line item; or (2) The amount of charge is added to the amount of the monetary instrument purchased and will appear as a lump sum withdrawal.

LAST UPDATED: 8/12/2024

