FALCON NATIONAL BANK
SCHEDULE OF FEES
02-28-2014

Account Reconciliation (1st time free)	$30.00 hr
Account Closure (non-HSA & IRA) (If New within 90 days)	$ 30.00
Account Closure (HSA @ IRA Accounts)	$ 30.00
ACH Fees	
Personal (ACH entry)	FREE
Business or DBA. ACH per file fee	$8.00
ACH Return	$ 5.00
Amortization Schedule	$ 3.00
Automated Teller Machines (ATM) Transactions	
ATM owned by Falcon National Bank	Free
ATM's (MoneyPass ATM's)	Free
ATM's other / per transaction,	$ 1.50
ATM Foreign Trans. - MasterCard passthrough	1.1% of Amt
ATM Card Monthly Fee (per card) HSA exempt	$ 1.50
Cashier Check	$ 4.00
Cash Management for Business accounts monthly fee	$ 15.00
Check Cashing Fees (On-Us)	
On Us checks -	Free
Checks (Not-On-Us), per $100.00	
Customers with a combined bal. = or> $100.00	Free
Customers with a combined bal. < $100.00	$4.00 per $100.00 Min. Fee $ 4.00
Coin Counting (customer = free)	non-customer = 10% of Amt
Coin Order -	$3.50 a box + 10% of order
Collection item (US Canadian)	$ 10.00
Collection item (Draft)	$ 30.00
Collection (Foreign Check)	Payer Bank Fee + $ 30.00
Db. Cd or ATM Card replacement	$ 15.00
Db. Cd. Personal Ident.Number (PIN) replacement	$ 2.00
Db. Cd. Monthly Fee (per card) HSA exempt	$ 1.50
Waived if POS purch is >= 4 in one stmt. period, per account	
Db. Cd. Foreign Trans. - MasterCard passthrough	1.1% of Amt
Deposit Correction Fee (Business)	$ 5.00
Depository Bags (Locked)	$ 35.00
Depository Bag Zippered	$6.00
Dormant Fee (Dep. Bal. < 100.00) monthly	$ 3.00
Fax Outgoing per page	$ 1.50
Foreign Currency	$ 25.00
Gift Card ea.	$ 3.50
HSA Amendments to Tax Reporting/Form	$ 50.00
HSA Annual Fee	$ 27.00
HSA Complete - Paper Statment Fee (Quarterly)	$ 1.95
HSA Debit/ATM Card Issued (first one free)	$ 15.00
HSA Return of Excess Contribution	$ 30.00
HSA Transaction Correction - Other	$ 10.00
Image Copy	$ 1.00
Levies/Garnishments	$ 50.00
Money Order	$ 3.00
Notary Service (customer Free) (non-customer)	$ 1.00

OVER

Online Banking Access Fee	Free
Online Bill Pay Fee (Monthly) (Unlimited Trans.)	$ 4.95
Photocopy	$ .50
Research	$ 30.00 an hr.
Overdraft Accural Chg. Annualized (Business Accts)	18%
Overdraft Fee (per item)	$ 35.00
Return Item Fee (per item)	$ 35.00
Returned Deposited item fee (per item)	$ 10.00
Return Foreign Check Fee	$ 25.00
Statements (special handling)	
Copy of Statement (snapshot)	$ 1.00/statement
Copy of Statement (archived past statement)	$ 3.00/statement
Copy of Statement (with images)	$ 5.00/statement
E-Statement	Free
Safe Deposit Boxes	
Box Fee	prices vary by size
Drilling	$ 250.00
Lost Key	$ 25.00
Late Fee	$ 10.00
Stop Payment	$ 25.00
Sweep Transaction (Deposit or Loan Accts)	$ 5.00
Telephone Banking	Free
Wire Transfers	
In (Customer)	$ 20.00
In (Non-Customer)	$ 30.00
Out	$ 30.00
Foreign (outgoing)	$ 40.00
Return Wire	Receiving Bank Fee + $ 30.00

Member FDIC