

**Falcon National Bank**  
**Schedule of Fees**  
**5/1/2016**

Account Reconciliation (1st time FREE)	\$30.00/hr
Account Closure (non-HSA, if new within 90 days)	\$30.00
Account Closure (IRA accounts)	\$30.00
<b>Account Closure (HSA accounts)</b>	<b>\$10.00</b>
ACH Fees	
Personal (ACH entry)	FREE
Business or DBA ACH / per file fee	\$8.00
ACH Return	\$5.00
Amortization Schedule	\$3.00
ATM Transactions	
ATM—Owned by Falcon National Bank	FREE
ATM—MoneyPass Network	FREE
ATM—Other / per transaction	\$1.50
ATM Foreign Trans.—MasterCard Pass-through	1.1% of amt
ATM Card Monthly Fee (per card) HSA exempt	\$1.50
Cashier Check / Money Order	\$4.00
Cash Management for Business Accts / month	\$15.00
Check Cashing Fees (on-us)	
On-Us Checks	FREE
Check Cashing Fees (not-on-us), per \$100	
Customers w/ combined balance = or > \$100	FREE
Customers w/ combined balance < \$100	\$4.00 per \$100
Coin Counting	
Customer	FREE
Non-customer	10% of amt
Coin Order	\$3.50/box + 10% of order
Collection Items	
US or Canadian	\$10.00
Draft	\$30.00
Foreign Check	Payer Bank Fee + \$30.00
Debit or ATM Card Replacement	\$15.00
Debit Card PIN Replacement	\$2.00
Debit Cd Foreign Trans MasterCard Pass-through	1.1% of amt
Deposit Correction Fee (Business)	\$5.00
Depository Bags (Locked)	\$35.00
Depository Bags (Zippered)	\$6.00
Dormant Fee / month (dep. bal. < \$100)	\$3.00
Fax Outgoing	\$1.50 per pg
Foreign Currency	\$25.00
Gift Card	\$3.50/each
HSA Annual Fee	\$27.00

HSA Complete Paper Statement / quarter	\$1.95
<b>HSA Debit / ATM Card (first card FREE)</b>	<b>\$10.00</b>
<b>HSA Outgoing Custodial Transfer</b>	<b>\$30.00</b>
HSA Transaction Correction—Other	\$10.00
Image Copy	\$1.00
Levies/Garnishments	\$50.00
Notary Service	
Customer	FREE
Non-customer	\$1.00
Online Banking Access Fee	FREE
<b>Online Bill Pay</b>	<b>FREE</b>
Photocopy	\$0.50 per pg
Research	\$30.00/hr
Overdraft Accrual Charge Annualized (Business acct)	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
Copy of Statement (Archived past statement)	\$3.00/each
Copy of Statement (with images)	\$5.00/each
E-Statement	FREE
Safe Deposit Boxes	
Box Fee (sizes vary)	prices vary
Drilling	\$250.00
Lost Key	\$25.00
Late Payment Fee	\$10.00
Stop Payment	\$25.00
Sweep Transaction (Deposit or Loan accts)	\$5.00
<b>Tax Amendment Service</b>	<b>\$50.00</b>
Telephone Banking	FREE
Wire Transfers	
Incoming (Customer)	\$20.00
Incoming (Non-Customer)	\$30.00
Outgoing	\$30.00
Foreign Outgoing	\$40.00
Return Wire	Receiving Bank Fee + \$30.00

**Bold items indicate effective changes as of 05-01-2016**

