



First Bankers Trust Company

MEMBER
FDIC

ANALYSIS BUSINESS CHECKING ACCOUNT



service	fee
ACCOUNT	
Maintenance	\$15.00
Additional Statements (Manual)	\$5.00

TRANSACTIONS	
Deposits/Credits Posted	\$0.20
Checks/Debits Posted	\$0.10
ACH Items Posted	\$0.05
Per Item Deposited	\$0.10
Deposit Error Corrections	\$5.00
Deposit Item Rejects (If excessive)	\$0.15
Deposit Item Return	\$5.00

COIN & CURRENCY SERVICES	
Currency Deposit per \$100 (Faced alike)	\$0.25
Currency Deposit per \$100 (Non-faced)	\$0.50
Coin Deposit Verification per Bag	\$3.00
Currency/Coin Order	\$5.00
Currency Order per Strap	\$0.20
Coin Order per Roll	\$0.10

WIRE TRANSFERS Incoming	
Domestic	\$20.00
Foreign	\$30.00

WIRE TRANSFERS Outgoing	
Domestic	\$30.00
Foreign	\$100.00 plus cost
Outgoing (Using EBB)	\$5.00

service	fee
ACH ORIGINATIONS	
Per Item	
1 – 149 Items	\$0.30
150 – 499 Items	\$0.15
500 or More Items	\$0.07
ACH Addenda Fee (Monthly)	\$5.00
Return Items Received	\$5.00

OTHER SERVICES	
Electronic Business Banking/EBB (Cash management)	\$25.00
Internet Banking	\$10.00
Positive Pay	\$10.00
E-deposit	\$10.00
Overdraft Fee per Item	\$30.00
Return Check Fee per Item	\$30.00
Stop Payment per Item	\$30.00
Stop Payment per Item (ACH)	\$30.00
Stop Payment per Item (EBB)	\$7.50
Balance Inquiry (Manual)	\$2.00
Telephone Transfer (Manual)	\$5.00
Research per Hour	\$30.00
Night Deposit (On premises) Annual	\$50.00
Night Deposit (Off premises) Monthly	\$30.00
Zipper Bag (Large with lock)	\$30.00
Zipper Bag (Small without lock)	\$5.00

Customer receives an account and account analysis statement at the end of each month. Checks images are returned with the statement. Account receives an earnings credit to be used to offset account service charges. Should the average collected balance for the statement cycle be a negative figure, the bank will add to the service charge an amount equal to the negative figure times the monthly factor of the current base lending rate for First Bankers Trust Company, N. A. See our rates for current earnings credit rate. • Effective July 1, 2017.