



First Bankers Trust Company

NOTICE OF FEE SCHEDULE Effective January 20, 2015

service	fee
Account Balancing Asst. (Per hour)	\$25.00
ACH Addenda Fee (for businesses)	\$5/ mo
Additional Statement (No images)	\$5.00
Amortization Schedule	\$20.00
ATM Card Replacement	\$10.00
Balance Inquiry (Automated)	no charge
Balance Inquiry (Employee assisted)	\$2.00
Cashier Check (Customer only)	\$5.00
Check Cashing (Non-customer)	\$10.00
Close Account Fee (Within 60 days)	\$25.00
Coin Counting (Customer)	no charge
Coin Counting (Non-customer)	\$5 or 5%
Collection Fee	\$10.00
Continuous Overdraft Fee (Per day)	\$3.00
Coupon Redemption (Customer only)	\$3.00
Cut-Off Statement	\$5.00
Debit Card Limit Increase	\$2.00
Debit Card Pin Reset	\$3.00
Deposit Return Item	\$5.00
Dormant Account Fee	\$10.00
Express Business Banking	\$25/mo
Fax Services (Per page) Local/ Non-local call	\$5.00
Foreign ATM Transaction Fee	\$3.00
Foreign Draft/ Currency (Customer only)	\$15.00
Inactive Account Fee	\$2.00
Indemnity Agreement Issuance	\$5.00
Express Internet Banking (Commercial)	\$10/mo

service	fee
Express Internet Banking (Bill payment)	
If less than 2 bills paid	\$5/ mo
If 2 or more bills paid	free
Express Internet Banking (Consumer)	no charge
Levy, Garnishment, Legal Proceedings	\$125.00
Night Deposit Fee (Annual fee)	\$45.00
Non-sufficient Funds Fee	\$30.00
Notary Fee (Customer)	no charge
Notary Fee (Non-customer)	\$1.00
Overdraft Fee (Per item)	\$30.00
Overdraft Transfer Fee (Per item)	\$5.00
Photocopy (Per page)	\$0.50
Quick Statement	\$5.00
Rejected Items (Non approved vendor)	\$0.25
Re-Open Account Fee	\$5.00
Research (Per hour)	\$30.00
Safe Deposit Boxes	
Replacement Key	\$20.00
Drilling	\$130.00
Late Charge	\$5/mo
Signature Guarantee (Customer only)	\$10.00
Special Handling Fee (Return mail)	\$2.50
Stop Payment Fee	\$30.00
Stop Payment Fee ACH	\$30.00
Stop Payment Fee Bill Pay	\$30.00
Express Telephone Banking	no charge
Telephone Transfer (Employee assisted)	\$5.00
Wire Transfer: Incoming (Customer)	\$15/\$30
Wire Transfer:	
Outgoing (Customer only)	\$25/\$100 plus cost