



# First Bankers Trust Company

MEMBER  
FDIC

## ANALYSIS BUSINESS CHECKING ACCOUNT



service	fee
<b>ACCOUNT</b>	
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 Outgoing

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

### WIRE TRANSFERS Incoming

Domestic	\$30.00
Foreign	\$100.00 plus cost

service	fee
<b>ACH ORIGINATIONS</b>	
File Processing Fee (Using EBB)	\$10.00
Per Item	
1 – 499 Items	\$0.040
500 – 999 Items	\$0.035
1000 – 4999 Items	\$0.030
5000 and More Items	\$0.025
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 earning credit to be used to offset account services. Earning credit that is applied toward the monthly account services is calculated based on the account's average collected balance (Minus 10% Federal Reserve Requirement), based on 75% of the average three month Treasury Bill rate as posted in the Federal Reserve H.15 for the previous month. 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. • Effective January 2, 2017.