

<b>ATM/Debit Card</b>	
ATM/Debit card monthly maintenance / PIN number change / Setup (per card) / Point-of-Sale (POS) transaction	Free
ATM/Debit card replacement	\$10.00
ATM/Debit Foreign currency conversion (FNB fee)	2.00%
ATM mini statement	Free
ATM transaction or inquiry Non-Proprietary ATM	\$2.50
Debit Card rush order	\$65.50
<b>Collections &amp; Foreign Items</b>	
Car drafts	\$25.00
Collection items	\$25.00
Canadian & Foreign returned items	\$20.00
Foreign business verification	\$25.00 + cost
Foreign currency exchange	Market rate
Foreign collection items	\$25.00 + cost
Foreign Documentary Collection	\$75.00
Foreign letter of credit / per amendment	\$300.00 + cost / \$175.00 per amendment
New collection draft service setup	\$200.00
Returned draft	\$25.00
<b>Legal, Notary Public/Medallion &amp; Signature Guarantee (other fees may apply)</b>	
All notary acts	\$6.00
Certificate and seal of protest	\$4.00
Copies (per page)	\$0.50
Each additional signature	\$1.00
Each notice of protest	\$1.00
First signature	\$6.00
Freeze/levy/garnishment/lien/warrant per account	\$100.00
Medallion guarantee	\$50.00
Signature guarantee	\$15.00
<b>Loans</b>	
Automobile value printout	\$10.00
Coupon books (reorder)	\$5.00
<b>Negotiable Items</b>	
Cashier's checks purchase	\$7.00
Cashier's checks re-issue	\$10.00
Check printing/supplies	Varies by style
Checks, temporary (4 per page minimum)	\$3.00 per sheet
Change orders (May require 24 – 48 hour notification) <i>Non-Analysis Customers</i>	0.50%
Coin counting/rolling (Not applicable to Piggy Bank Club) <i>Available to FNB Customers Only</i>	5%
Deposited or withdrawn currency/coin transaction fee	\$0.50 per \$1,000 over \$5,000
Full coin bag deposits	\$4.00 per bag
Claim of lost/stolen Cashier's Check	\$25.00
Money order stop payment	\$25.00
Money order	\$4.00
Money order re-issue	\$10.00
Tax refund check	\$10.00 for checks < \$500.00 or 2% for checks > \$500.00
<b>Night Deposit Bag</b>	
Night drop annual fee	\$25.00
Night deposit bag (with lock) purchase	\$30.00 + tax
Night deposit transaction processing	\$1.25 per transaction, per day
Night deposit key/key replacement (each)	\$10.00
<b>Overdraft Protection Options</b>	
Demand Deposit Loan (Line of Credit) auto transfer (Dispersed in increments of \$50)	\$5.00 each + 18% APR*
Savings and/or DDA protection auto transfer	\$10.00 each
<b>Overdraft Privilege/Non-Sufficient Funds (NSF)</b>	
NSF items returned or paid <sup>1</sup>	\$35.00 per item <sup>2</sup> + 18% APR*
We do not charge overdraft fees for negative balances of \$1.00 or less.	
<b>Returned Items</b>	
Deposit correction / Deposited item returned / Deposited item re-run	\$10.00 each
Reclamation of returned deposited item	\$25.00
Special handling of returned items	\$25.00

<b>Research &amp; Maintenance</b>			
Account balance assistance (1 hour minimum)			\$25.00 per hour
Account closed within 90 days of opening			\$25.00
Account closed by mail			\$20.00
Account inactivity fee (not applicable to Piggy Bank Club Accounts)			\$10.00
Account inquiry			\$5.00
Account research (1 hour minimum) / rush (1 hour minimum)		\$50.00 per hour + \$1.00 per item / \$75.00 per hour + \$1.00 per item	
Amortization schedules			\$25.00
Bank by Phone automated service			Free
Bank by Mail per transaction			\$5.00
Fax service			\$5.00/addtl. Pages \$1.00 each
FNB Web Banking™ password reset			\$5.00
Photocopies (per page)			\$2.00
Release of credit information (VOD/VOM)			\$10.00
Required account information not provided after 30 days (monthly)			\$10.00
Signature card update			\$5.00
Transfer of funds			\$7.00
<b>Safe Deposit Box Rental (Annual) NOT FDIC INSURED</b>			
2 x 4 or 2 x 5	\$20.00	10 x 10	\$100.00
3 x 5	\$25.00	10 x 15	\$125.00
5 x 5	\$30.00	12 x 20	\$130.00
3 x 10	\$45.00	16 x 20	\$150.00
5 x 10	\$60.00	20 x 20	\$180.00
22 x 16 (Houston Lake Front Circle location only)	\$165.00	33 x 16 (Houston Lake Front Circle location)	\$300.00
Box drilling			\$150.00
Box rental late fee			\$20.00
Setup (non-refundable)			\$25.00
<b>Statements</b>			
Account or statement printout			\$5.00
Check copy (each)			\$5.00
Check imaging CD ROM (per CD)			\$50.00
Check imaging on checking accounts			\$10.00
eDocs (consumer images)			\$5.00
Hold mail			\$50.00
Microfilm/optical copies of a statement			\$5.00 + research hourly fee
Returned mail			\$10.00
Special statement cutoff			\$25.00
<b>Stop Payment (Checks/ACH)</b>			
Stop payment (per item/per renewal)			\$35.00
Stop payment (range/recurring ACH)			\$50.00
Stop payment (through FNB Web Banking)			\$20.00
<b>Sweep Accounts</b>			
Setup			Free
Transfer			\$10.00 each
<b>Wire Transfers</b>			
E-mail confirmation			Free
Fax confirmation			\$5.00
Mail confirmation			\$5.00
Fed service message			\$5.00
Incoming			\$12.00
Outgoing domestic			\$25.00
Outgoing international			\$25.00 + cost
Returned incoming or outgoing wire			\$12.00
Special handling wire fee			\$50.00
<b>Zipper Bags</b>			
Large	\$10.00 + tax	Medium	\$6.00 + tax
		Small	\$4.00 + tax
<b>Account Analysis &amp; MSB (May also include all other fees listed within this document)</b>			
Account analysis monthly fee			\$20.00
ACH credit/debit			\$0.10 each
Armored Car Invoice			Cost
Audit confirmation per account (1 hour minimum)			\$40.00 + research hourly fee / \$25.00 per hour
Currency/coin transaction fee			\$0.50 per \$1,000 over \$5,000
Deposited items			\$0.08 each

Note: All service charges are subject to change. \*Annual Percentage Rate subject to change without notice. 1) Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. 2) An item may be presented multiple times if returned. The per item fee will be assessed each time the item is presented. Member FDIC. SOFFNB 5/9/12 Page 2 of 3

FDIC insurance				Variable	
Items paid or credit entry				\$0.20 each	
MSB monthly fee				\$200.00	
Partial Reconciliation file				\$25.00	
Reserve balance required (deducted from available balance)				10.00%	
Safekeeping monthly maintenance				\$25.00	
<b>ATM Deposit Card</b>					
Card (new)	\$5.00	Card (reissue)	\$5.00	Card (closing)	\$5.00
<b>Web Banking® for Business</b>					
Stop payment				\$20.00	
VERISIGN VIP Security Token (one-time per user fee) / Replacement				\$12.00 / \$12.00	
Wires				\$15.00	
<b>Direct Advantage (Applicable charges accumulated and applied to account once a month)</b>					
ACH file	\$10.00	ACH monthly maintenance	\$10.00	ACH return entries	\$5.00
ACH rules book, Corporate edition (upon request)				\$35.00	
Notification of change				\$1.00	
Per transaction fee				\$0.15	
Reports (each upon request)				\$5.00	
Reversals (per item/transaction)				\$10.00	
<b>Remote Deposit Capture</b>					
Monthly maintenance fee (tiered pricing based on projected volume)				\$50.00 / \$60.00 / \$75.00	
On-us / Transit items (per check)				\$0.05	
Credit items (per item)				\$0.20	
Cancellation fee for early termination (1 yr. agreement)				\$150.00	
<b>Scanner Options:</b>					
Lease: Low volume single-feed scanner (monthly recurring)				\$35.00	
Lease: High volume multi-feed scanner (monthly recurring)				\$50.00	
Purchase: Low volume single-feed scanner (cost divided into 4 equal payments)				\$585.00	
Purchase: High volume multi-feed scanner (cost divided into 4 equal payments)				\$1,050.00	
<b>Lock Box (Account Analysis fees may apply)</b>					
Annual box fee				Cost	
CD-ROM				\$20.00	
Exception item (if automated)				\$1.00	
File transmission				\$10.00 per file	
Foreign item collection				Cost	
Lock box research				Research fee applies only if First National Bank provides the research	
Mail preparation				Free	
Monthly maintenance				\$100.00	
Payment processing per coupon				\$0.25	
Net query token				\$10.00	
Per item deposit				\$0.08	
Setup (per document type) / Setup (Mark Sense optional)				\$500.00 / \$500.00	
<b>Merchant Services</b>					
Application fee				\$50.00	
Monthly maintenance				\$15.00	
Reprogram (if applicable)				\$50.00	
<b>Payroll Card</b>					
Card (new)	\$5.00	Card (closing)	\$5.00	Card (re-issuance)	\$5.00
Reversals (per transaction)				\$10.00	
Rush order				\$35.00	
Statement (upon request)				\$5.00	
Setup				\$50.00	
<b>Positive Pay</b>					
Exception items (per file) resolved by the Bank				\$5.00	
Monthly maintenance				\$35.00	
Setup				\$25.00	
<b>Remit Plus (Account Analysis fees may apply)</b>					
Monthly recurring fee				\$75.00	
Setup fee				\$150.00	