

FEE SCHEDULE
FIRST CHEROKEE STATE BANK

The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

SVC CHG (ATM Balance Inquiry at a non FCSB ATM).....	\$ 1.00
SVC CHG (Non FCSB ATM Withdrawal).....	\$ 2.00
Replacement Card for ATM or Debit Cards.....	\$ 5.00
ATM Terminal Charge for non FCSB customers.....	\$ 3.00
Counter Items after the first 5.....	\$.50
Official Checks.....	\$ 7.00
Collection Items: Drafts.....	\$10.00
Collections Items: Checks.....	\$10.00
Internet Bill Payment.....	\$ 5.95
Garnishment/Levy Processing.....	\$100.00
New Account closed within 180 Days of Opening.....	\$25.00
Notary Fee.....	\$ 5.00
Chargeback	\$ 7.50
Personal Phone Inquiry.....	\$.50
Dormant Account - After One Year per month charge.....	\$ 5.00
NSF Fee per debit paid (created by check, in person withdrawal, ATM withdrawal or other electronic means).....	\$30.00
NSF Fee per debit returned (created by check, in person withdrawal, ATM Withdrawal, or other electronic means).....	\$30.00
Bounce Protection Fee per debit (created by check, in person withdrawal, ATM withdrawal, or other electronic means).....	\$30.00
Uncollected Funds per item.....	\$30.00
Research fee per hour.....	\$25.00
Activity Print Out per page.....	\$ 1.00
Copies of Cancelled Checks.....	\$ 3.00
Photocopies per page.....	\$ 1.00
Statement Copy.....	\$ 5.00
Balancing Assistance per hour.....	\$25.00
Stop Payment Fee per item.....	\$30.00
Personal Telephone Transfers.....	\$.50
Gift Checks.....	\$ 2.50
Travelers Checks (1 Signature).....	\$2 per \$100
Travelers Checks (2 Signature).....	\$3 per \$100
Domestic Incoming Wire Fee.....	\$15.00
Domestic Outgoing Wire Fee.....	\$25.00
Foreign Incoming Wire Fee.....	\$35.00
Foreign Outgoing Wire Fee.....	\$45.00
Safe Deposit Box - Annually 3 X 5.....	\$30.00
Safe Deposit Box - Annually 3 X 10.....	\$50.00
Safe Deposit Box - Annually 5 X 10.....	\$70.00
Safe Deposit Box - Annually 10 X 10.....	\$105.00
Safe Deposit Box Lost Key Fee (1 Key).....	\$25.00
Safe Deposit Box Late Fee (30 days or more).....	\$10.00
Safe Deposit Box Drill Fee.....	\$150.00
Loose Coin Rolled 5.000% of Total Amount of Coins	
Foreign Currency Exchange - Per Transaction.....	\$20.00
Remote Deposit Capture Monthly.....	\$25.00
Overdraft Protection Sweep Fee (between deposit accounts).....	\$5.00
ACH Reject (per item).....	\$5.00
Returned Mail.....	\$ 5.00
IRA Transfer Out.....	\$25.00
Verification of Deposit/Loan.....	\$ 5.00
Multiple Check Signer Review (monthly)	\$15.00