



MISCELLANEOUS FEES

EFFECTIVE January 1, 2026

ACCOUNT ACTIVITY

Account Closing	\$25
Closed within 6 months of opening	
Acct in OD Position	\$30
Negative account balance in excess of 25 consecutive days	
Dormant Account per month	\$10
Checking after 12 months no activity and balance < \$1,000	
Savings after 24 months no activity and balance < \$1,000	
No exceptions for minor accounts	
Overdraft Item	\$32
Overdraft Protection Transfer	\$5
Rejected Item	\$5
Stop Payment	\$32
Undeliverable Mail	\$15
One-time fee upon return of 2 nd undeliverable item	

ATM/DEBIT CARD SERVICES

FNBBA ATM Transaction	Free
ATM Withdrawal Fee (non-FNBBA ATM)	\$2
International Transaction	3% of total
Card Replacement	\$10
Annual Fee	\$15
Applies only to certain accounts no longer offered	

CURRENCY SERVICES

COMMERCIAL ACCOUNTS

Currency deposited	40¢ per \$1,000
Coin counted (exchanged or deposited)	\$2 per \$500
Currency furnished	40¢ per strap
Coin furnished	6¢ per roll

CONSUMER ACCOUNTS

Coin counted	5% of total
FOREIGN CURRENCY ORDER	\$20

TELEPHONE TRANSFER

Bank by Phone	Free
Employee assisted	\$3

SAFE DEPOSIT BOX

Sizes, terms, and prices available upon request

WIRE TRANSFER

Domestic – outgoing	\$20
Domestic – incoming	\$12
International – outgoing	\$50
International – incoming	\$25

OTHER FEES AND SERVICES

Account Reconciliation	\$35
Per hour; ½ hour minimum	
Account Research	\$35
Per hour; ½ hour minimum; includes garnishment, levy, and subpoena processing when permitted by law	
Bank Bags	
Large; locking	\$25
Small; zipper	\$5
Cashier's Check	Account Holder \$5
	Non-Account Holder \$10
Check Cashing (Non-Account Holder)	2% (\$5 minimum)
Collection	\$20
Counter Check	\$1
Image Reproduction	\$4
Notary	\$5
Statement Printout	\$5
Verification of Deposit	\$20