

## Checking Service Fees

**Basic Checking** There is no minimum balance required with this account. All foreign ATM withdrawals are FREE.

**Hero Checking** Account for Veterans and Active Duty Military. No minimum balance required. FREE Checks. Eligible for Loan discounts and CD premiums. All foreign ATM withdrawals are FREE, ATM surcharges are rebated.

**Select Checking** Earn monthly dividends on balances above \$500. All foreign ATM withdrawals are FREE. Monthly Charge for Servicing Account is \$10.00. Monthly Charge waived when the required daily combined balance of \$5,000 is maintained.

**Direct Bonus** No minimum balance required. Earn 1% of monthly Direct Deposit, up to \$10/month. All foreign ATM withdrawals are FREE. Direct Deposit required for this account.

### RELATED CHECKING FEES

Account Research ( <i>per hour</i> ).....	\$25.00
ATM/Visa® CheckCard Standard Replacement.....	\$10.00
<i>(Plus processing fee)</i>	
ATM Balance Inquiry .....	\$1.25
Check Photocopy .....	\$4.00
Check Printing - fee may vary, depending upon style chosen	
Dormant Accounts - Monthly Fee .....	\$5.00
<i>(balances under \$100 after 6 months)</i>	
Duplicate Statement .....	\$5.00
First Citizens' Online .....	FREE
First Citizens' Bill Pay* .....	FREE
Overdraft/NSF Funds.....	\$27.00
Uncollected/Unavailable Funds .....	\$27.00
Electronic Overdraft.....	\$27.00
Stop Payment Request.....	\$25.00

\*After 2 months inactive, a \$5 monthly fee may be assessed.

