FIRST ROBINSON SAVINGS BANK,
NATIONAL ASSOCIATION

THE FOLLOWING CHARGES OR FEES MAY BE APPLIED TO YOUR ACCOUNT:

ATM/CHECK CARD CHARGES:
FRSB Owned ATM (per transaction)..........................No Charge
ATM Not Owned by FRSB (per transaction)......................$1.00
ATM/Check Card Replacement Fee..............................5.00

TELLER AND BOOKKEEPING SERVICE FEES:
Cashier Checks and Money Orders: (Customer)...............3.00
(Non-Customer)..............................................6.00
Check Cashing (Non-Customer)................................10.00
Collection Fee: (Cash Items & Drafts - Incoming/Outgoing).....10.00
Foreign Currency Exchange.................................$10.00 plus applicable fees
Foreign Check Collection Fee.............................Variable Charges (Ask for details)
Paid Item OD Fee/Returned Item NSF Fee..........................35.00
Sweep Fee.........................................................10.00
Stop Payments: (Order or Pre-Authorized Withdrawal Revocation).....35.00
ACH Auto-Transfer (per event).................................5.00
Miscellaneous Fee: (Photo copies/fax - per page)...............0.50
(Outgoing - Customer)....................................20.00
(Check copies - per page).................................1.00
(Copy of Statement)........................................2.00
(Research Fees/Error Corrections - per hour)..............20.00
(Statement Balancing - per hour)..............................20.00
(Deposit Statement CD Generation - per year)................20.00
(Loan Statement CD Generation - per year)..................20.00
Domestic Wire Transfer: (Outgoing - Customer)...............20.00
(Outgoing/Incoming - Non-customer)........................40.00
Foreign Wire Transfer: (Outgoing - Customer)...............50.00
(Incoming - Customer).....................................10.00
(Outgoing/Incoming - Non-customer)....................60.00

Coin Counter (Non-customer).................................10% of coin value

Safe Deposit Box Fees: 3X10 - $30.00 per year
5X10 - 50.00 per year
10X10 - 75.00 per year
Drilling Fee: 125.00 per event
Rekeying Fee: 75.00 per event

DORMANT ACCOUNT CHARGES:
Dormant checking:..............................................$5.00 monthly
Dormant savings:...............................................$5.00 quarterly

Savings Account/Money Manager Excess Transaction Fee......$10.00 per item

MEMBER FDIC
Monthly Service Charge

ACH ORIGINATION:
  Annual Fee .................................................................25.00
  Per Event.................................................................5.00
  One-Time Set Up Fee............................................25.00

BILL PAY:
  Monthly Fee..............................................................6.00
  10 Free per Month
  Fee per transaction over 10...........................................0.50
  Positive Pay................................................................FREE

REMOTE DEPOSIT CAPTURE:
  Monthly Fee................................................................*40.00

Scanner Fee - 36 Months:
  Low Volume Scanner................................................15.00
  High Volume Scanner.......................................................25.00

*Fees could vary based on volume of checks deposited.