

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
 (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
 (Incoming - Customer).....10.00
 (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
 Excess Transaction Fee.....\$10.00 monthly

Commercial Account Service Fees
All fees subject to change

Monthly Service Charge.....	Based on account analysis
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.

MEMBER FDIC