

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
Foreign ATM (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 (Commercial 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

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.....	5.00
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