

Service Fees

What service fees can you expect when using your accounts?

When using your First Century Bank accounts, you will pay charges for conducting specific transactions and for using specific services. We base your account fees on the type of account you have and the services you use.

For answers to your questions you may have about fees and services, please contact a customer service representative at your local branch or call at 1-877-214-9426.

Account closed within 60 days of opening	\$25.00
Account Research and verification	
Account Confirmation	\$20.00
Basic Account Research	\$30.00 per half hour
Account Balance Assistance	\$30.00 per half hour
Copy of Research Item	\$2.50 per page
ATM access – First Century Bank ATMs	
Accessing your accounts at a First Century Bank ATM	No fee
ATM Access – Non-First Century Bank ATMs	
ATM Transaction Fee	\$1.00
ATM card and debit card transactions	
Replace ATM or Visa check card	\$5.00
Rush / Next Day Mailing of ATM or Visa check card	\$40.00
Bill Pay	
Normal processing	Free
Expedited processing	\$9.95 / \$14.95 (varies by biller)
Cashier's Check	
Cashier's Check (customer)	\$5.00
Checks	
Checking printing (prices vary by quantity, style and design)	Varies
Counter checks	\$2.00 (each)
Collections – domestic and foreign <i>(Service available for First Century Bank customer only)</i>	
Outgoing	\$20.00 (each)
Other fees	
Fees charged by third parties or other banks, in addition to those described above	
Debit Originated	\$3.00 per item
Deposit Correction Fee	\$2.00

Document copies

Self-Service requests (Documents you request online and print yourself)	No charge
Copies	\$1.00
Current statement printout – requested at branch level	\$3.00
Additional Statement Request	\$10.00
Copy of paid check (No charge on copies of 18 checks per year for personal checking accounts.)	\$5.00

Dormant Account Fee

Checking Account – 1 year of no customer initiated activity	\$10 per month
Savings Account – 2 years of no customer initiated activity	\$10 per month

Legal process fee

Includes levy, writ, garnishment and any other legal documents that requires funds to be attached	\$150.00
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Multiple Signatures / Special Handling Fee	\$15.00 per month
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Non-Traditional Check Reject Fee	\$5.00
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Overdraft (OD), Returned items (Non-Sufficient Funds / NSF)

We limit our overdraft and returned items fee to five (5) on any business day. At the end of our nightly processing, if you are overdrawn by \$5 or less, the bank may waive the overdraft fee(s).

Overdraft and returned items handling fee	\$34.00
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Please note: To learn more about overdrafts, please use the section “posting order and overdrafts” in the Account Agreement.

What is Extended Coverage?

Extended Coverage is an optional service you can add to your checking account. By adding this service to your checking account, the Bank may, at its discretion, approve your ATM or one time debit card transactions if your checking account or account(s) linked for Overdraft Privilege do not have enough money to cover your transaction. When your ATM or debit card transaction overdraws your account, you must pay the listed overdraft fees detailed above.

When you deposit enough funds on the same day as the transaction there is no fee if your account is overdrawn during the day and you make a sufficient deposit or transfer before the posted cut off time on the same business day. Deposits are subject to our funds availability policy described in the Account Agreement.

Regardless of whether or not your account has Extended Coverage, your account can still be assessed an overdraft fee (\$34 per item) for other transaction such as

- **Checks,**
- **Recurring or automatic payments (such as ACH payments), and**
- **Bill Pay transactions**

For complete information on overdraft services, please read the Overdraft Coverage letter.

What other fees will you be charged?

Third parties or other banks may impose additional charges for returned items.

Deposited Items Returned Unpaid	\$8.00 per item
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If you cash or deposit an item into your account, and it is returned unpaid to the Bank for any reason, your account is charged a fee.

Overdraft Protection Transfer

First Century Bank will transfer money from your linked savings account or advanced money from your credit account when you do not have enough money in the checking account to cover the transaction. When the service is used, you will be charged a single transfer fee each day funds are transferred, regardless of the number of transactions that were covered, but only if the service helps you prevent at least one overdraft fee. The transfer fee depends on the account type you have linked to your checking account for Overdraft Protection. We will charge the fee to your checking account when we transfer/advance money from your savings or line of credit account.

From another eligible account	\$5.00 per transfer
From eligible overdraft protection account	\$5.00 per transfer + Interest
Extended Overdraft Fee on the 7th consecutive calendar day	\$30.00

If your account continues to be overdrawn for 45 days, First Century Bank will submit your account to a third party for collection.

Collection Fee	\$30.00
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Returned Mail Fee	\$5.00
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Safe deposit boxes

Annual rental fee	Varies by size
Lost key replacement (per key)	\$25.00
Drilling fee	\$180.00

Special Handling Fee on Closed of Accounts	\$34.00
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Stop payment	\$34.00 per item
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Telephone Transfer	\$5.00
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Wire transfers

Incoming domestic	\$12.00
Outgoing domestic	\$25.00
Foreign wire	\$50.00

Foreign wire – Other Fees

Fees charged by third parties or other banks, in addition to those described above