



Business Fee Schedule

Effective March 1, 2019

Business Account Information		Statements and Notices	
Treasury Management and Merchant Services <i>Contact a Treasury Management Representative for quote. Price dependent upon level of service(s) desired.</i>		Hold Mail Fee	\$10.00 per month
Free Small Business Checking <i>A monthly maintenance fee is not assessed for this account. Per item fee in excess of 150*</i>		Other Account Charges and Services	
<i>Negative Collected Balance Charge</i>	\$0.32	Canadian/Foreign Check Handling Charge	\$6.00 per item
	Prime Rate +5%	Check Cashing On-Ups (Non-Customer)	\$10.00 each
Compak Business Checking	\$25.00	Collection Item Domestic	\$20.00 each + third party fees
<i>Avoid the monthly fee if you maintain a minimum daily balance of \$1,500 or an average daily balance of \$5,000. Per item fee in excess of 400*</i>	\$0.32	Collection Item Foreign	\$20.00 each + third party fees
<i>Negative Collected Balance Charge</i>	Prime Rate +5%	Counter Check/Deposit Ticket	\$1.00 each
		Dormant Account Fee	\$10.00 per month
Business Banking Sweep	\$25.00	<i>Fee assessed after 24 consecutive months of inactivity.</i>	
<i>Avoid the monthly fee if you maintain a minimum daily balance of \$15,000. Per item fee in excess of 400*</i>	\$0.32	Early Account Closing	\$50.00
<i>Negative Collected Balance Charge</i>	Prime Rate +5%	<i>Fee assessed if the account is closed within 180 days of opening.</i>	
		Garnishment Fee	\$200.00
Business Analysis Checking	\$26.00	External Transfer Fee	\$50.00
<i>Deposited and Electronic Items - per item</i>	\$0.19	<i>Transfer IRA or HSA funds to another institution.</i>	
<i>Deposit Tickets - per ticket</i>	\$0.50	Levies	\$200.00
<i>Paid Checks - per item</i>	\$0.25	Medallion Stamp Guarantee	\$10.00
<i>Negative Collected Balance Charge</i>	Prime Rate +5%	Night Deposit Annual Fee	\$20.00
<i>Earnings Credit will offset monthly fees. For FDIC Charge and Earnings Credit Rate - Consult your Treasury Management Representative.</i>		Night Deposit Disposable Bag	Fee Varies
		Night Deposit Lock Bags	\$35.00
Business Financial Solutions	\$25.00	Night Deposit Additional Keys	\$8.00
<i>Avoid the monthly fee if you maintain a minimum daily balance of \$5,000.00 or an average daily balance of \$15,000.00. Per item fee in excess of 500*</i>	\$0.32	Reg D Transfer Fee ²	\$15.00 per transaction
<i>Negative Collected Balance Charge</i>	Prime Rate +5%	<i>Fee assessed for each transaction per calendar month for Savings Accounts and per statement cycle for Money Market Accounts in excess of the prescribed limits.</i>	
Business Interest Checking	\$25.00	Return Deposited or Cash Item	\$12.00
<i>Avoid the monthly fee if you maintain a minimum daily balance of \$2,000 or an average daily balance of \$4,000. Deposited and Electronic Items - per item</i>	\$0.19	Stop Item Charge	\$37.00
<i>Deposit Tickets - per ticket</i>	\$0.50	Cash Alternatives	
<i>Paid Checks - per item</i>	\$0.25	Money Order	\$5.00
<i>Negative Collected Balance Charge</i>	Prime Rate +5%	Official Checks	\$10.00
		Visa Gift Card	\$3.95
Estate Management Account with Interest	\$25.00	Visa Travel Card	\$8.95
<i>Avoid the monthly fee if you maintain a minimum daily balance of \$25,000.</i>		Visa Companion Travel Card	\$2.95
Non-Profit Checking	\$5.00	Image and Photocopy Requests	
<i>Avoid the monthly fee if you maintain a minimum daily balance of \$100 or provide a tax-free TIN. Negative Collected Balance Charge</i>	Prime Rate +5%	Account History Printout	\$5.00
		Account Reconciliation/Research Fee	\$20.00 per hour
Non-Profit Interest Checking	\$5.00	<i>Minimum charge of \$20.00.</i>	
<i>Avoid the monthly fee if you maintain a minimum daily balance of \$100 or provide a tax-free TIN. Per item fee in excess of 400*</i>	\$0.32	Branch-Assisted Statement Copy Request	\$5.00 each
<i>Negative Collected Balance Charge</i>	Prime Rate +5%	Branch-Assisted Document Copy Request	\$5.00 each
		Branch-Assisted Check Copy Request	\$5.00 each
Preferred Interest Checking	\$10.00	<i>Fee for assistance from a Branch Service Representative.</i>	
<i>A monthly maintenance fee is not assessed for this account. This account is only available to School Districts and Government Entities, such as Municipalities, Boroughs, and Townships. Certain restrictions apply. Refer to your Personal Banker for account information.</i>		Photocopies	\$0.50
Business FirstRate Money Market	\$10.00	Foreign Currency	
<i>Avoid the monthly fee if you maintain a minimum daily balance of \$5,000.</i>		Foreign Currency Exchange	
Public Funds Money Market Accounts	\$10.00	Less than \$250 in US value	\$10.00
<i>Avoid the monthly fee if you maintain a minimum daily balance of \$5,000.</i>		\$250 or more in US value	No charge
		Foreign Travelers Checks	\$1.00 per \$100.00
		Foreign Priority Overnight Delivery	
		Less than \$1,500 in US value	\$10.00
		\$1,500 or more in US value	No charge
		<i>Foreign currency orders must be picked up within 7 calendar days of being placed to avoid a \$10.00 fee.</i>	

* Per item fees include Deposit Tickets, Paid, Electronic and Deposited Items



Business Fee Schedule

Effective March 1, 2019

Overdraft Services

Overdrafts for checks, in-person withdrawals, automatic bill payments, everyday one-time debit card transactions, ATM transactions and other transactions using your account number may be authorized and paid, on a case-by-case basis. Overdraft and Returned Item Fees do apply.

Overdraft Fee <i>An Overdraft Fee is charged when an item is paid.</i>	\$37.00 per item
Returned Item Fee <i>A Returned Item Fee is assessed each time an item is returned unpaid.</i>	\$37.00 per item
Continuous Overdraft Fee <i>Fee assessed on the 2nd business day and every business day that your account remains overdrawn.</i>	\$8.00
Overdraft Protection Fee ¹ <i>Transfer from a checking, savings or money market.</i>	\$10.00

Debit Card and ATM Transactions

FNB ATM Fee	No charge
Fee For ATM Withdrawal (Foreign ATM Fee)	\$2.75
ATM/Debit Card Replacement	\$10.00
ATM/Debit Card Replacement Expedited Shipping	\$50.00

ATM Surcharge Fees

A Surcharge may be assessed by the ATM owner for a withdrawal made at certain ATMs not owned by First National Bank. Transaction limits and fees may apply to transactions made at ATMs not owned by First National Bank.

Wire Transfers

Incoming Wire (Domestic & International)	\$19.00 each
Outgoing Wire (Depositors Only) Domestic	\$27.00 each
Outgoing Wire (Depositors Only) International	\$50.00 each

Intermediary Fees

Third party intermediary banks may charge their own fees for processing international wires and will deduct their fees from the total amount of your wire transfer. First National Bank is not responsible for any intermediary fees.

1 Overdraft Protection

Transfers linked to a checking, savings, money market or personal line of credit are made in increments of \$100. However, if less than \$100 is available from your funding account, we will transfer the full amount available. If the overdraft balance in your checking is greater than the amount available in your funding account, the entire available amount will be transferred. If the amount available in the funding account is used in full, Overdraft and Returned Item Fees may apply to the overdrawn amount. All transfers are subject to availability of funds in the funding account and any other applicable conditions, such as transaction limitations if the funding account is a savings account or a money market deposit account. Transfers from lines of credit are subject to the terms of the Applicable Agreement and/or Disclosure Statement, which shall include, but not be limited to, interest charged on amounts transferred.

2 Transaction Limitations on Savings and Money Market Accounts

The depositor is permitted or authorized to make no more than six (6) transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month for Savings Accounts or statement cycle for Money Market Accounts including transfers to another account (including a transaction account) of the depositor at the same institution or to a third party by means of preauthorized, telephone or automatic transfer, or by check, draft, debit card or similar order made by the depositor and payable to third parties. You can make unlimited deposits and withdrawals at a branch or ATM. Failure to follow the transfer and/or withdrawal limitations may result in converting your interest bearing account to a non-interest bearing product type.

See the *Deposit Account Agreement* for full account details.

Fees apply to all accounts unless otherwise noted. Fees are subject to change at any time. Products, services and prices may vary by market. We reserve the right to enforce or to delay a charge under this schedule without losing the right to assess the charge in the future.

MEMBER FDIC  Equal Housing Lender