

**Forest Park Bank**  
**Commercial Deposit Fee Schedule**

**Overdraft Processing**

- Overdraft fees apply when covering overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. An overdraft fee may also be charged on a Bank fee that contributes to an overdraft.
- NSF fees apply to the return of a debit or item that created an overdraft.
- Continuous overdraft fees apply to all accounts overdrawn \$100 or more beginning on the eleventh (11<sup>th</sup>) consecutive business day the account is overdrawn.

|                                   |                         |
|-----------------------------------|-------------------------|
| NSF return item                   | \$20.00 per presentment |
| Overdrafts                        | \$34.00 per item        |
| Continuous overdraft fee          | \$7.00 per business day |
| Continuous overdraft grace period | 10 business days        |
| Closing fee on overdrawn accounts | \$25.00                 |

**Research**

|                        |                  |
|------------------------|------------------|
| Research fee           | \$40.00 per hour |
| Research minimum fee   | \$20.00          |
| Statement Balancing    | \$40.00 per hour |
| Statement Copy Request | \$5.00           |

**Funds Transfers**

|   |         |
|---|---------|
| Incoming domestic wire transfer ( <i>customers only</i> ) | No Fee  |
| Outgoing domestic wire transfer ( <i>customers only</i> ) | \$30.00 |
| International incoming ( <i>customers only</i> )          | No Fee  |
| International outgoing ( <i>customers only</i> )          | \$75.00 |
| Overdraft protection account transfers                    | No Fee  |

**Teller Services**

|   |                           |
|---|---------------------------|
| Temporary Checks                          | \$1.00/each               |
| Foreign check deposit                     | \$10.00                   |
| Foreign currency                          | Consult a Personal Banker |
| Passbook Replacement                      | \$10.00                   |
| Cashier's check ( <i>customers only</i> ) | \$5.00                    |
| Money orders ( <i>customers only</i> )    | \$3.00                    |
| Purchases of rolled coins                 | \$0.10 per role           |
| Coin counting ( <i>customers only</i> )   | No Fee                    |

**eBanking Services**

|  |                     |
|--|---------------------|
| Business Online Banking                  | Individual Contract |
| Remote Deposit Capture (Desktop Deposit) | Individual Contract |

### **Miscellaneous**

|   |                          |
|---|--------------------------|
| Account closing within 180 days                         | \$25.00                  |
| Cancelled check request                                 | \$0.25 / each            |
| Dormant account fee                                     | \$7.50 / cycle           |
| Garnishment, levies, citations                          | \$100.00 + attorney fees |
| 24-hour Bank by Phone                                   | No Fee                   |
| Returned deposit items                                  | No Fee                   |
| Notary services   | No Fee                   |
| Signature Guarantee Medallion ( <i>customers only</i> ) | No Fee                   |
| Incorrect address/ undeliverable mail                   | \$5/ cycle               |
| Locking night deposit bag                               | \$25                     |
| Zippered night deposit bag                              | \$15                     |

### **ATM, Debit and Gift cards**

#### **ATM Fees by Other**

When using an ATM not owned by us, a fee may be charged by the ATM operator or any network used. A fee may also be charged for a balance inquiry even if a fund transfer is not completed.

|                                   |               |
|-----------------------------------|---------------|
| Visa® Gift Cards                  | \$3.25 / card |
| ATM Transaction at our ATMs       | No fee        |
| ATM Balance inquiry at our ATMs   | No fee        |
| STAR/ NYCE transactions           | \$1.50        |
| Cirrus transactions               | \$2.00        |
| POS purchase                      | No fee        |
| Master Money debit card purchases | No fee        |
| Replacement of ATM card           | \$10.00       |

### **Safe Deposit Box (*customers only*)**

#### **Note Contents of Safe Deposit Boxes are not FDIC**

|  |   |
|--|---|
| Drilling   | \$200.00  |
| Key Deposit ( <i>returned when box is closed, both keys have been returned, and account is current</i> ) | \$25.00   |
| Late Fee   | \$10.00   |
| Box Transfer Fee   | \$10.00   |
| Rental Fees vary based on box size   | Annual rental fees range from \$30.00 to \$330.00 |

### **Account Related Transaction Fees**

|   |  |
|---|--|
| Stop Payment                                | \$30.00  |
| ACH Stop Payment                            | \$30.00  |
| eBusiness Checking/ Small Business Checking | First 100 transactions free in any combination of the following categories: deposit fees, check deposits, checks written, and ACH debits, then \$0.50 each transaction |

**Small Business Checking**

First 100 transactions free in any combination of the following categories: deposit fees, check deposits, checks written, and ACH debits; then \$0.25 each between 101 – 200 transactions; then \$0.75 each transaction over 200

**Deposit Fees**

|                                |                                |
|--------------------------------|--------------------------------|
| Business Savings               | 15 free then \$0.75 cents each |
| Business Checking/Business NOW | \$0.75/deposit                 |
| Business Money Market          | 5 free then \$0.75 cents each  |

**Check Deposits**

|                                |                          |
|--------------------------------|--------------------------|
| Business Checking/Business NOW | \$0.18/item              |
| Business Money Market          | 10 free then \$0.18/item |
| Business Savings               | 30 free then \$0.18/item |

**Checks Written**

|                                |             |
|--------------------------------|-------------|
| Business Checking/Business NOW | \$0.18 each |
| Business Money Market          |             |

**ACH Debit**

|                                |             |
|--------------------------------|-------------|
| Business Checking/Business NOW | \$0.18 each |
|--------------------------------|-------------|

**Paper Statement Fee**

|                                      |     |
|--------------------------------------|-----|
| Business Checking/eBusiness Checking | \$3 |
|--------------------------------------|-----|

**Coin/Currency Deposits**

|                       |                 |
|-----------------------|-----------------|
| Business Checking     | \$1 per \$1,000 |
| eBusiness Checking    | \$1 per \$1,000 |
| Business NOW          | \$1 per \$1,000 |
| Business Money Market | \$1 per \$1,000 |

Fees current as of 03/28/2024

Member FDIC