

CONSUMER COMMON FEATURES

First Nations Bank Service Charge Schedule Effective 1/1/2025

Consumer Special Services

Bank Account Reconciliation or Research.....	\$30.00 per hour (One hour minimum charge)
Bank Statement Reproduction.....	\$5.00 per statement
Cashier's Check – Customer.....	\$5.00 per check
Cashier's Check – Non Customer.....	\$15.00 per check <i>Subject to approval</i>
Check Cashing – Non Customer.....	\$3.00 per \$100.00 <i>Subject to approval</i>
Check Printing	Fee depends on style of check ordered
Citation to discover assets.....	\$150.00
Closed Account (within 6 months of account opening).....	\$25.00
Coin-rolled.....	\$.15 per roll
Collection Fee.....	\$30.00
Combined Statement.....	FREE
Copy of Check.....	FREE
Dormant Account Fee.....	\$5.00 per month <i>An account is considered dormant after 24 months of no activity</i>
Foreign Draft.....	\$20.00
Garnishments/Levies.....	\$150.00
IRA Transfer (to another bank)	\$25.00
Land Trust Services.....	<i>Please call Trust Dept. for Rates & Services</i>
Lock Box Services.....	<i>Call Operations Department for Rates & Services</i>
Lost Certificate of Deposit	\$25.00
Money Order – Customer (\$1,000 maximum)	\$3.00 each
Night Depository Bag – Zipper (Vinyl)	\$10.00
Notary Fee.....	FREE
Signature Guarantee	FREE
Stop Payment (per check or item).....	\$30.00
Subpoenas.....	\$150.00
Telephone Transfer between accounts.....	FREE
Wire Transfers (Incoming)	

Domestic.....	\$10.00
Foreign.....	\$10.00

Wire Transfers (Outgoing)

Domestic.....	\$25.00
Foreign.....	\$50.00

Online Banking and Mobile Banking

Online Banking.....	FREE
Bill Payment.....	FREE
Custom Alerts.....	FREE
Mobile Banking.....	FREE
Mobile Deposit.....	FREE
Transfers.....	FREE

Zelle®Please call Operations Department for further details

Non-Sufficient Funds (NSF) Return Item Fees and Overdraft Fees

NSF Return Item Fee.....\$35.00 per presentment**

Per check or other item* that we do not pay.

Example: You write someone a check and we return it unpaid because you didn't have enough money in your account.

Overdraft Fee.....\$35.00 per presentment**

Per check or other item* that we pay.

Example: You write someone a check and we pay it even though you didn't have enough money in your account.

We will charge a fee of \$35.00 each time an overdraft item occurs for items **over \$50.00**.

Maximum Fee Daily Limit (5 per day)\$175.00

*Other Item includes: ACH Debits and Credits, ATM Debits and Credits or POS Debits and Credits.

****If returned items are re-presented for payment against your account and your account is overdrawn at the time of re-presentment, you will be charged an additional Overdraft Fee for paying the items or an additional NSF Return Item Fee for returning the items up to five items per business day. Other than the five items per business day limit, there is no limit on the number of times your account could be charged a fee if that same item is re-presented multiple times.**

Safe Deposit

Box Size	Annual Rental Fee
5x5.....	\$45.00
3x10.....	\$50.00
5x10.....	\$75.00
10x10.....	\$150.00

Late Fee.....\$10.00

Drilling Fee & Key Replacement.....\$50.00 plus locksmith costs

Note: FDIC does not insure contents of safe deposit boxes.

ATM/Debit Card Charges

Replacement Card.....	\$20.00
Expedited Card or Pin.....	\$75.00

To all customers:

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or the service Network (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer)



Member FDIC