

**Client Services Telephone Number: 877-322-9530**

The following information, unless otherwise noted, applies to all checking, savings and money market accounts.

Payment & ATM Related Services	Charge Amount	Frequency
ATM Service Fee (at non-First Financial Bank or Allpoint ATMs)	\$3.25	Per Transaction <sup>1</sup>
Money Order	\$3.00	Per Money Order <sup>2</sup>
Official Check	\$5.00	Per Official Check <sup>2</sup>
International Drafts	\$20.00	Per Item
Wire Transfer – Outgoing – Domestic or International	\$30.00	Per Wire <sup>3</sup>
Stop Payment	\$25.00	Each
Loan Payment Returned Check	\$20.00	Each
Checks (For pricing, visit your local branch or call 877-322-9530)	Varies by style	Per Order
Deposit Related Services		
Wire Transfer – Incoming – Domestic or International	\$15.00	Per Wire <sup>3</sup>
Returned Deposited Item Fee - Returned ACH/Check	\$19.00	Per Item <sup>4</sup>
Returned Deposited Item Fee - Returned ACH/Check for Illinois	\$4.50	Per Item <sup>4</sup>
Redeposited Item Fee (If Requested by Client)	\$19.00	Per Occurrence
Foreign Check Collection Fee	\$25.00	Per Occurrence
Overdraft Related Charges		
Overdraft Protection Transfer Fee (Dynamic Transfer)	\$0.00	No Charge
Overdraft Protection Transfer Fee (Ready Reserve)	\$5.00	Per Daily Transfer <sup>5</sup>
Overdraft Fee-Paid Item (Maximum of 2 Items/Day)	\$25.00	Per Item <sup>6</sup>
Overdraft Collection Fee	\$50.00	Per Collection Event <sup>7</sup>
Inactive, Closed Account and Special Processing <sup>8</sup>		
Dormant Account Fee	\$5.00	Per Month <sup>9</sup>
Early Account Closing Fee (< 6 months)	\$25.00	Each
Closing IRA to another Financial Institution	\$25.00	Each
Escheatment Fee	\$20.00	Per Occurrence
Bureau of Support Payment Processing Fee (Child Support)	\$5.00	Per Payment
Tax Levy/Garnishment	\$20.00	Per Garnishment
Paper, Printing and Research		
Paper Statement Fee	\$3.00	Per Statement Cycle
Check Image Fee	\$3.00	Per Statement Cycle
Return Statement Fee	\$5.00	Per Statement
Copy of Current Statement or Transaction History	\$5.00	Per Statement
Copy of Yearly Statement or Yearly Transaction History	\$25.00	Per Request
Reproduction of Year-End Interest Information	\$5.00	Per Request
Reconciliation (May vary based on request)	\$25.00	Per Hour (1 Hour Minimum)
Research (May vary based on request)	\$25.00	Per Hour (1 Hour Minimum)
Account Verification	\$10.00	Each

All deposit accounts are subject to the Terms and Conditions of Your Account, Special Handling/Electronic Banking Disclosure of Charges, and possibly other disclosures. Any change in fees will be made in accordance with Federal and State Law.

### Processing

If a service charge/fee is scheduled to be assessed on a Saturday, Sunday, or holiday, the service charge/fee will be posted on the business day prior at the end of the day.

### Disclosures

1. Transactions include balance inquiries and cash withdrawals made at an ATM not included in the First Financial or Allpoint ATM networks. Other ATM network owners may also assess a usage fee.
2. Fee is waived when item is originated from a Performance Checking, Premier Checking or Premier Money Market.
3. Fee is waived for Domestic Wire Transfers when originated from Premier Checking or Premier Money Market.
4. An item may be presented multiple times for payment if the initial or subsequent presentment is rejected due to insufficient funds or other reason (representation). Each presentment is considered an item and may be charged.-
5. The Overdraft Protection Fee (Ready Reserve) will not be charged for client-initiated transfers performed online, via telephone or in person. There is no charge for Overdraft Protection transfers from another deposit account – only from a Line of Credit or Ready Reserve account.
6. If your item is returned/declined by us, your account is overdrawn by \$25 or less when items are presented for Permanent Payment OR your paid item(s) is \$1 or less, you may not be assessed an Overdraft Fee. See “Overdrafts, Courtesy Cash, Courtesy Cash Plus, and Fees” section in the Terms and Conditions of Your Account for more information.
7. A Collection Event occurs when an account is charged off. Accounts are charged off and an Overdraft Collection Fee is assessed between 45 to 60 days when the account maintains a continuous negative balance during that time. If the negative balance resulted solely from account service fees, the applicable service fees may be refunded, and the account closed prior to a Collection Event. If we believe fraud has occurred (whether by you or others), your account may be closed and appropriate reporting or collections remedies may occur prior to 45 to 60 consecutive calendar days.
8. If an account remains at a \$0 balance for 60 or more consecutive calendar days, it may be closed due to inactivity.
9. An account becomes dormant when there has been no activity over a defined period of time. For checking accounts, this period of inactivity is equal to 1 year; For savings accounts, this period of inactivity is equal to 3 years. The Dormant Account Fee does not apply to NoWorry or NoWorry Rebuild Checking Accounts.

### Commercial Clients

This Special Handling/Electronic Banking Disclosure of Charges may be modified by other agreements you have with us, or other products you purchase from us, including but not limited to Treasury Management services.

Client First Center Phone Number: 877-322-9530