

PERSONAL BANKING FEES

DEBIT/ATM

ATM / Debit Card Replacement	\$ 10.00
Foreign ATM ^[1]	\$ 2.00
International Fee ^[11]	Varies
Express Delivery Fee	\$ 25.00

STOP PAYMENT/RETURNED ITEMS

Chargeback Fee	\$ 10.00
Redeposit Fee	\$ 4.00
Stop / Hold Fee	\$ 37.00
Insufficient Funds ^[2]	\$ 37.00
Overdraft Charge ^[2]	\$ 37.00
1st Continuous Overdraft Charge ^[3]	\$ 8.00
Recurring Overdraft Charge ^[4]	\$ 8.00

STATEMENT ASSISTANCE

Account Activity Printout (teller)	\$ 3.00
Duplicate / Special / Instant Statements	\$ 10.00
Reconciling Statement (per hour, one hour min.) . . .	\$ 30.00
Research Fee (per hour, one hour min.)	\$ 30.00
Research Copies (per page)	\$ 2.00
Closed Account Copies (per page)	\$ 3.00
Non-Customer Request (per page)	\$ 3.00
Photocopy	\$ 2.00
Check Copy	\$ 2.00
Paper Statement Fee	Varies

WIRE TRANSFERS

Incoming Wire	\$ 15.00
Outgoing Wire ^[5]	\$ 25.00
International Incoming Wire Fee ^[5]	\$ 20.00
International Outgoing Wire Fee ^[5]	\$ 45.00

OTHER

Official Checks ^[6]	\$ 8.00
Official Checks (non-customer)	\$ 15.00
Money Order ^[6]	\$ 4.00
Money Order (non-customer)	\$ 6.00
Overdraft Protection Immediate Transfer Charge ^[7] . .	\$ 10.00
Telephone Transfer ^[8]	\$ 6.00
Early Closing Fee (within 180 days of opening) . . .	\$ 50.00
Account Closing by Mail	\$ 30.00
Dormant Account Fee ^[9]	\$ 5.00
Escheatment Processing Fee	\$ 25.00
Tax Levy	\$ 100.00
Garnishments	\$ 20.00
Fax Fees (per page)	\$ 1.00
Payment of Collection Items	\$ 25.00
Overnight Check Payment via Online Bill Pay	\$ 19.95
Excess Transactions ^[10]	\$ 10.00
HSA Transfer Fee	\$ 25.00

Fees effective July 1, 2020

¹Inquiry, Transfer, or Withdrawal transactions; ²Fees may be created by check, in-person, ATM withdrawal, or other electronic transactions; ³Charge will be assessed on the 4th business day the account is overdrawn. ⁴Additional charge assessed beginning on 5th business day and continuing until a positive balance is achieved or the account is closed. ⁵Additional fees may be charged by the domestic or international correspondent bank; ⁶Free for certain account types; ⁷First Merchants Elite, Advantage, Carefree, First Direct, and Simple Access receive free transfers from any linked deposit account. ⁸Fee applies whether placed via Call Center or banking center staff; ⁹A dormant account fee will be charged each month if, for 1 year previous for checking or 3 years previous for savings, there is no customer initiated activity or other indication in writing from you of an interest in the account; ¹⁰Fee will be charged to Regular Savings or Money Market Savings customers per withdrawal in excess of 6 per calendar month or statement cycle (or similar period) of at least 4 weeks; ¹¹Charges determined by MasterCard®, Maestro® and Cirrus®