

## PERSONAL BANKING FEES

Effective February 1, 2021

### DEBIT/ATM

ATM / Debit Card Replacement . . . . .	\$ 10.00
Foreign ATM <sup>[1]</sup> . . . . .	\$ 2.50
International Fee <sup>[10]</sup> . . . . .	Varies
Express Delivery Fee . . . . .	\$ 25.00

### STOP PAYMENT/RETURNED ITEMS

Chargeback Fee . . . . .	\$ 15.00
Redeposit Fee . . . . .	\$ 4.00
Stop / Hold Fee . . . . .	\$ 37.00
Insufficient Funds <sup>[2]</sup> . . . . .	\$ 37.00
Overdraft Charge <sup>[2]</sup> . . . . .	\$ 37.00
1st Continuous Overdraft Charge <sup>[3]</sup> . . . . .	\$ 8.00
Recurring Overdraft Charge <sup>[4]</sup> . . . . .	\$ 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 . . . . .	\$ 17.00
Outgoing Wire <sup>[5]</sup> . . . . .	\$ 30.00
International Incoming Wire Fee <sup>[5]</sup> . . . . .	\$ 20.00
International Outgoing Wire Fee <sup>[5]</sup> . . . . .	\$ 50.00

### OTHER

Official Checks <sup>[6]</sup> . . . . .	\$ 8.00
Official Checks (non-customer) . . . . .	\$ 15.00
Money Order <sup>[6]</sup> . . . . .	\$ 5.00
Money Order (non-customer) . . . . .	\$ 6.00
Overdraft Protection Immediate Transfer Charge <sup>[7]</sup> . . . . .	\$ 10.00
Telephone Transfer <sup>[8]</sup> . . . . .	\$ 6.00
Early Closing Fee (within 180 days of opening) . . . . .	\$ 50.00
Account Closing by Mail . . . . .	\$ 30.00
Dormant Account Fee <sup>[9]</sup> . . . . .	\$ 5.00
Escheatment Processing Fee . . . . .	\$ 35.00
Tax Levy . . . . .	\$100.00
Garnishments <sup>[11]</sup> . . . . .	\$ 100.00
Fax Fees (per page) . . . . .	\$ 1.00
Payment of Collection Items . . . . .	\$ 25.00
Overnight Check Payment via Online Bill Pay . . . . .	\$ 19.95
HSA Transfer Fee . . . . .	\$ 25.00

<sup>1</sup>Inquiry, Transfer, or Withdrawal transactions; <sup>2</sup>Fees may be created by check, in-person, ATM withdrawal, or other electronic transactions; <sup>3</sup>Charge will be assessed on the 4th business day the account is overdrawn. <sup>4</sup>Additional charge assessed beginning on 5th business day and continuing until a positive balance is achieved or the account is closed. <sup>5</sup>Additional fees may be charged by the domestic or international correspondent bank; <sup>6</sup>Free for certain account types; <sup>7</sup>First Merchants Elite, Advantage, Carefree, First Direct, and Simple Access receive free transfers from any linked deposit account. <sup>8</sup>Fee applies whether placed via Call Center or banking center staff; <sup>9</sup>A 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; <sup>10</sup>Charges determined by MasterCard®, Maestro® and Cirrus®. <sup>11</sup>Or maximum allowed under state law, whichever is less.