

Effective August 1, 2022

DEBIT/ATM

ATM / Debit Card Replacement	\$ 10.00
Foreign ATM ^[1]	\$ 2.50
Express Delivery Fee	\$ 25.00
International Fee ^[2]	Varies

STOP PAYMENT/RETURNED ITEMS

Chargeback Fee	\$ 15.00
Redeposit Fee	\$ 4.00
Stop / Hold Fee	\$ 37.00
Insufficient Funds ^[3]	\$ 37.00
Overdraft Charge ^[3]	\$ 37.00
1st Continuous Overdraft Charge ^[4]	\$ 8.00
Recurring Overdraft Charge ^[5]	\$ 8.00

STATEMENT ASSISTANCE

Duplicate / Special / Instant Statements	\$ 10.00
Reconciling Statement (per hour, one hour min.)	\$ 30.00
Research Fee (per hour, one hour min.)	\$ 30.00
Paper Statement Fee	Varies

WIRE TRANSFERS

Incoming Wire	\$ 17.00
Outgoing Wire ^[6]	\$ 30.00
International Incoming Wire Fee ^[6]	\$ 20.00
International Outgoing Wire Fee ^[6]	\$ 50.00

OTHER

Official Checks ^[7]	\$ 8.00
Money Order ^[7]	\$ 5.00
Overdraft Protection Immediate Transfer Charge ^[8]	\$ 10.00
Telephone Transfer ^[9]	\$ 6.00
Early Closing Fee (within 180 days of opening) ^[10]	\$ 50.00
Account Closing by Mail ^[10]	\$ 15.00
Dormant Account Fee ^[11]	\$ 5.00
Escheatment Processing Fee	\$ 35.00
Tax Levy	\$100.00
Garnishments ^[12]	\$ 100.00
Payment of Collection Items	\$ 25.00
Overnight Check Payment via Online Bill Pay	\$ 19.95
HSA Transfer Fee	\$ 25.00
Foreign Currency Purchase Fee ^[13]	\$ 20.00
Foreign Currency Sell Fee ^[13]	\$ 25.00
Non-Customer Check Cashing Fee	\$ 6.00

¹Inquiry, Transfer, or Withdrawal transactions; ²Charges determined by MasterCard®, Maestro® and Cirrus® ³Fees may be created by check, in-person, ATM withdrawal, or other electronic transactions; ⁴Charge will be assessed on the 5th business day the account is overdrawn. ⁵Additional charge assessed beginning on 6th business day and continuing until a positive balance is achieved or the account is closed. ⁶Additional fees may be charged by the domestic or international correspondent bank; ⁷Free for certain account types; ⁸First Merchants Elite, First Merchants Advantage, First Merchants Carefree, First Merchants First Direct, and First Merchants Simple Access receive free transfers from any linked deposit account. ⁹Fee applies whether placed via Call Center or banking center staff; ¹⁰Not applicable to the First Merchants Simple Access checking account ¹¹A 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, not applicable to the First Merchants Simple Access checking account; ¹²Or maximum allowed under state law, whichever is less. ¹³When available, and is subject to currency exchange rates.