

Business Banking Fees

Effective April 1, 2026

DEBIT/ATM

ATM / Debit Card Replacement	\$ 10.00
Foreign ATM ^[1]	\$ 3.00
Express Delivery Fee	\$ 50.00
Emergency Delivery Fee	\$ 90.00
International Fee ^[2]	Varies

STOP PAYMENT/RETURNED ITEMS

Chargeback Fee	\$ 15.00
Redeposit Fee	\$ 5.00
Stop / Hold Fee	\$ 37.00
Insufficient Funds ^[3]	\$ 37.00
Overdraft Charge ^[3]	\$ 37.00
<small>(Includes Bill Pay and Returned Checks)</small>	
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
Specialty Statement Cycle	\$ 10.00

BUSINESS ONLINE BANKING BILL PAY

Business Online Bill Pay - Monthly Fee	\$ 8.00
Bill Pay Expedited Payments	\$ 19.95

WIRE TRANSFERS

Incoming Wire	\$ 19.00
Outgoing Wire ^[6]	\$ 52.00
International Incoming Wire Fee ^[7]	\$ 27.00
International Outgoing Wire Fee ^[7]	\$ 85.00
Drawdown Wire Fee	\$ 55.00
Soft Token Authorization Fee (per user)	\$ 3.00

OTHER

\$0.18 per \$100 Monthly Cash Handling Fee Assessed for Cash Deposits of:

- \$10,000 and over – First Business
- \$25,000 and over – Basic Business
- \$50,000 and over – Business Interest
- \$1 and over – Commercial Checking, Community Analysis & CRB account types

Official Checks ^[8]	\$ 8.00
Money Order ^[8]	\$ 5.00
ODP Immediate Transfer Charge	\$ 10.00
Telephone Transfer ^[9]	\$ 6.00
Early Closing Fee (within 180 days of opening)	\$ 50.00
Account Closing by Mail	\$ 30.00
Dormant Account Fee ^[10]	\$ 6.00
Escheatment Processing Fee	\$ 35.00
Tax Levy	\$100.00
Garnishments ^[11]	\$ 100.00
Payment of Collection Items	\$ 10.00
Overnight Check Payment via Online Bill Pay	\$ 19.95
Foreign Currency Purchase Fee ^[12]	\$ 20.00
Foreign Currency Sell Fee ^[12]	\$ 25.00
Non Customer Check Cashing Fee	\$ 10.00

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 4th business day the account is overdrawn. ⁵Additional charge assessed beginning on 5th business day and continuing until a positive balance is achieved or the account is closed; ⁶Fees for wire transfers initiated outside of Business Online Banking. Business Online Banking fees are disclosed upon accepting service agreement. Additional fees may be charged by the domestic or international correspondent bank; ⁷Fees for wire transfers initiated outside of Business Online Banking. Business Online Banking fees are disclosed upon accepting service agreement. Additional fees may be charged by the domestic or international correspondent bank. Not available for CRB Direct customers. ⁸Free for certain account types; ⁹Fee applies whether placed via Call Center or banking center staff; ¹⁰A 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; ¹¹Or maximum allowed under state law, whichever is less. ¹²When available, and is subject to currency exchange rates.



First Merchants
Helping you prosper

800.205.3464 firstmerchants.com



Contact Us

First Merchants Bank

Customer Service: 1.800.205.3464 or 765.747.1382
(Mon.-Fri. 8:00 a.m.-8:00 p.m., Sat. 9:00 a.m.-3:00 p.m. Eastern Time)

Lost or Stolen Debit Card: 1.800.205.3464
customerservice@firstmerchants.com

Treasury Solutions: 1.866.833.0050
(Mon.-Fri. 8:00 a.m. to 6:00 p.m. Eastern Time)

Telephone Banking: 1.800.473.5055 (24 hours)

First Merchants Private Wealth Advisors

Customer Service: 1.866.238.0082 or 765.747.1300
(Mon.-Fri. 8:00 a.m.-5:00 p.m. Eastern Time)

First Merchants Corporation

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