

## Common Features

### (Limits and Fees)

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First National Bank in Pinckneyville  
 210 S Main St  
 PO Box 208  
 Pinckneyville, IL 62274  
 618-357-9393

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:**

|                                                     |                      |
|-----------------------------------------------------|----------------------|
| Account Balancing (\$10.00 Minimum)                 | \$25.00 Per Hour     |
| Account Closing Fee (Within 180 Days)               | \$25.00              |
| Account Research (\$10.00 Minimum)                  | \$25.00 Per Hour     |
| Account Research (Per Statement Copy)               | \$3.00 Per Statement |
| Cashier's Check                                     | \$10.00 Per Check    |
| Coin Counting (Non Customer)                        | 20% Of Total         |
| Counter Checks (12)                                 | \$5.00 Per Request   |
| Debit Card - Replace Lost or Damaged                | \$10.00 Per Request  |
| Debit Card/ATM Flat Monthly Fee Per Primary Account | \$1.00 If Applicable |
| Fax Services (Incoming and Outgoing)                | \$1.00 Per Page      |
| FNB E-Statements                                    | FREE SERVICE         |
| FNB Mobile Banking                                  | FREE SERVICE         |
| FNB Mobile Deposit                                  | FREE SERVICE         |
| FNB Online Banking                                  | FREE SERVICE         |
| FNB Telephone Banking                               | FREE SERVICE         |
| Garnishments and Levies                             | \$75.00 Each         |
| Money Order                                         | \$4.00 Per Check     |

|                                               |                        |
|-----------------------------------------------|------------------------|
| Overdraft Item Fee, Daily Maximum of \$135.00 | \$27.00 Per Debit Item |
| Returned Deposit Item                         | \$5.00 Per Check       |
| Returned Item Fee, Daily Maximum of \$135.00  | \$27.00 Per Debit Item |
| Statement Copy or Printout                    | \$3.00 Per Item        |
| Stop Payment                                  | \$27.00 Per Debit Item |
| Transfer - CSR Assisted Phone Transfer        | \$6.00 Per Transfer    |
| Transfer - Overdraft Protection Transfer      | \$6.00 Per Transfer    |
| Undeliverable Mail Fee                        | \$3.00 Per Item        |
| Wire Transfer Domestic (Incoming)             | \$20.00 Per Wire       |
| Wire Transfer Domestic (Outgoing)             | \$30.00 Per Wire       |
| Wire Transfer International (Incoming)        | \$30.00 Per Wire       |
| Wire Transfer International (Outgoing)        | \$55.00 Per Wire       |
| ATM Transaction Fee (Foreign ATM)             | \$1.00                 |
| Paper Statement Fee                           | \$2.00                 |