



First State Bank

Today. Tomorrow. Together.

Buxton - Grand Forks - Mayville - Portland - Thompson

Member FDIC

Account Closed

\$10.00 if closed within six months of opening

**Account Research, Statement Reconciliation
Reconciliation and/or Copies of Statements**

\$20.00 per hour (1 hour minimum)
\$1.00 per microfilm copy
\$1.00 per statement

ACH Transfer To Or From Another

Financial Institution

\$5.00 per transfer

Business Digital Banking

Positive Pay (ACH Only) Option - \$15.00
BDB ACH Origination - \$25.00 per month
BDB Domestic Wire Transfer - \$30.00 per wire

Cashier's Check

\$5.00 per check

Check Cashing (Non Customer Only)

1% of check, \$5.00 minimum

Coin Counting (Non Customer Only)

10%, \$2.00 minimum

Collections

\$15.00 + 1%, Max. \$250 - Incoming
\$15.00 per item - Outgoing

Copy of Check, Deposit or Withdrawal

\$1.00 per copy

Counter Checks

\$5.00 for a book of 20 checks

Debit Card

No Annual Fee
\$10.00 Card Replacement Fee

Dormant ⁽¹⁾ Account Fee

\$5.00 per month only if account balance
is \$100.00 or less

Deposit Bags

\$25.00 per bag

Expedited Bill Pay Fee

\$4.95 to \$19.95 depending on delivery method

Fax

Sending - 1st Page - \$2.50
Each Additional Page - \$1.00
Receiving - 1st Page - \$1.00
Each Additional Page - \$1.00

Foreign Currency

Customers only - @ current cost

Garnishment/Levy

\$25.00 per Garnishment/Levy

VISA Giftcard

New Card Issuance Fee - \$5.00

Money Order

\$4.00 per money order

Notary Public

No Charge - Customers
\$3.00 - Non-Customers

Overdraft Fee

\$30.00 per occurrence ⁽²⁾
*Maximum of \$150.00 in Overdraft Fees per day
Overdrafts by checks, ACH withdrawals, or in-
person withdrawals may result in an Overdraft Fee.

Continuous Overdraft Charge

\$30.00 every 5 business days

Overdraft Protection Transfer Fee

\$5.00 per transfer
*This fee will be charged each time your pre-
authorized overdraft protection transfer occurs
between a Checking and a Savings Account

Photocopies

\$0.25 per page

Ready Reserve

\$30.00 Annual Fee
⁽³⁾ Annual Fee will be assessed in the anniversary
month of your note.

Returned Item Fee

\$30.00 per occurrence
Maximum of \$150.00 per day

Returned Deposit Item/Cash Item

\$10.00 per returned item presented for deposit
Maximum of \$150.00 per day

Safe Deposit Boxes

Annual Rent 3 x 5 - \$25.00
Annual Rent 4 x 5 - \$30.00
Annual Rent 3 x 10 - \$35.00
Annual Rent 3.5 x 10 - \$45.00
Annual Rent 5 x 10 - \$50.00
Annual Rent 10 x 10 - \$60.00
Mailed Notice (no automatic payment) - \$25.00
Drill Lock - \$125.00 + mileage
Lost Key - \$50.00
Late Charge - \$10.00 annually

Stop Payment Fee

\$25.00 per check
\$25.00 per ACH item
\$25.00 per range of checks

Wire Transfers

\$10.00 - Incoming Customer
\$30.00 - Outgoing
\$25.00 - Incoming International
\$75.00 - Outgoing International

Written Credit Information

\$10.00

First State Bank Products and Limitations:

1. ATM Fee Refunds: A maximum of \$12.00 in ATM fee refunds per month. Customer must bring in receipt within 30 days of ATM Transaction.
2. Mobile Deposit: There is a \$10,000 limit when depositing a check via mobile deposit. Please contact us should you have a mobile deposit over \$10,000.
3. P2P Transfer Limit: \$3,000 per transfer, \$5,000 per continuous 7 day period, \$10,000 per month.
4. Swipe & Save Annual Match: First State Bank will match up to \$599.00 annually.

(1) Dormant is defined as 12 months of inactivity for Checking Accounts and 24 months of inactivity for Savings Accounts

(2) If the overdraft causes the overdrafted balance to fall to \$5.00 or less an Overdraft Charge will not be charged

(3) The Ready Reserve Annual Fee will be assessed in the anniversary month of your Ready Reserve Note.
For example if your Ready Reserve Note was originated in June of 2015, your Annual Fee will be assessed in June of each year.