



Common Fee Schedule

ATM access fees – Customer	None ¹
ATM access fees – Non-Customer	\$3.75
Debit card replacement	\$7.00
Checks:	Fee depends on style of check you buy ²
Check cashing – non-customers	
-Up to \$500	\$7.00 / check
-\$500.01 to \$1,500	\$15.00 /check
-\$1,500.01 and greater	\$30.00 / check
Account research (1 hour minimum)	\$30.00 / hour
Statement copies	\$5.00 / copy ⁴
Check Copies	\$3.00 / check
Dormancy fee	\$5.00 ³
Early closing fee (if account closed within 90 days of opening)	\$25.00 ²
Early Christmas Club Distribution	\$10.00
NSF Returned Check or ACH transaction	\$35.00 ⁷
NSF Paid Check, ACH or Debit/ATM transaction	\$35.00 ⁷
Daily overdraft fee, after 3 days of account being overdrawn	\$7.00 / business day
Overdraft protection transfer from Checking or Savings	\$7.00 / transfer
Paper Statement Fee	\$2.00 ⁶
Returned deposit item	\$7.00
Stop payment (ACH or check)	\$35.00 ²
Garnishment	\$20.00
Tax levy	\$75.00
Verification of Deposit Completion	\$25.00 ⁵
International Check Processing	\$10.00/each
Wire transfers:	Incoming and Outgoing
-Domestic	\$25.00
-International	\$50.00

¹If you use your First Federal/Home Building Debit Card at an Automated Teller Machine not operated by First Federal Savings Bank, you may be assessed a surcharge by the operator of that ATM. You can make cash withdrawals from all checking, MMDA and statement savings accounts that you have authorized on your VISA Debit card.

²Fee does not apply to Savings or Christmas Club accounts.

³Dormancy fees are applied monthly for checking accounts after 1 year of inactivity, monthly for Money Market accounts after 3 years of inactivity, and quarterly for other savings after 3 years of inactivity.

⁴A statement copy will include images of cleared checks within the same statement cycle if the account normally receives images. To determine if an account receives imaged statements, refer to the product disclosure.

⁵Fee only applies to Mortgage/Title Company, Mortgage Reverifications, Quality Control Items, & Audits.

⁶For applicable account types.

⁷All charges are per item, per presentment, unless otherwise specified. Please be aware that an item may be presented and returned multiple times