

**FEE SCHEDULE
DEPOSIT ACCOUNTS**



First Financial Bank
in Winnebago

FIRST FINANCIAL BANK IN WINNEBAGO
PO BOX 988, ONE MAIN ST. S., WINNEBAGO, MN 56098

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Deposited Item Return Charge Fee Per Item	\$2.00
Dormant Account Fee Per Month	\$2.50
Account Research Charge Fee Per Hour	\$20.00
Account Balancing Assistance Charge Fee Per Hour	\$20.00
Debit Card Fee Per Month	\$1.00
Lost, Stolen & Replacement Debit Card Fee Per Event	\$15.00
Chargeback Retrieval Fee Per Item (Debit Card Usage)	\$5.00
Chargeback Fee Per Item (Debit Card Usage)	\$12.50
Debit Card PIN Reminder Fee Per Request	\$2.00
Imaged Document Fee Per Item	\$5.00
Image Statement Print Fee Per Statement Cycle	\$2.00
SIMPLE CHECKING ACCOUNTS: Overdraft Paid Item Charge Per Item Created by Check, In-Person, Recurring Debit Card Withdrawal, ACH, or Other Electronic Means	\$20.00
SIMPLE CHECKING ACCOUNTS: Overdraft Paid Item Charge Maximum Charge Per Day	\$100.00
SIMPLE CHECKING ACCOUNTS: Continuous Overdraft Charge For Each Consecutive 7-Calendar Day Overdraft Period	\$20.00
SIMPLE CHECKING ACCOUNTS: NSF Return Item Charge Per Item Created by Check, In-Person, Recurring Debit Card Withdrawal, ACH, or Other Electronic Means and each resubmission or re-presentation of such item.	\$20.00
SIMPLE CHECKING ACCOUNTS: NSF Return Item Charge Maximum Charge Per Day	\$100.00
SIMPLE CHECKING ACCOUNTS: Stop Payment Fee (all items) Per Item	\$20.00
SIMPLE CHECKING ACCOUNTS: Stop Payment Fee (checks) Per Item	\$20.00
SIMPLE CHECKING ACCOUNTS: Stop Payment Fee (ACH Payments) Per Item	\$20.00
VALUE, SR VALUE, NOW, SUPER NOW & HSA CHECKING ACCOUNTS: Overdraft Paid Item Charge Per Item Created by Check, In-Person, Recurring Debit Card Withdrawal, ACH, or Other Electronic Means	\$15.00
VALUE, SR VALUE, NOW, SUPER NOW & HSA CHECKING ACCOUNTS: Overdraft Paid Item Charge Maximum Charge Per Day	\$75.00
VALUE, SR VALUE, NOW, & SUPER NOW CHECKING ACCOUNTS: Continuous Overdraft Charge For Each Consecutive 7-Calendar Day Overdraft Period	\$15.00
VALUE, SR VALUE, NOW, SUPER NOW & HSA CHECKING ACCOUNTS: NSF Return Item Charge Per Item Created by Check, In-Person, Recurring Debit Card Withdrawal, ACH, or Other Electronic Means and each resubmission or re-presentation of such item.	\$15.00
VALUE, SR VALUE, NOW, SUPER NOW & HSA CHECKING ACCOUNTS: NSF Return Item Charge Maximum Charge Per Day	\$75.00
VALUE, SR VALUE, NOW, SUPER NOW & HSA CHECKING ACCOUNTS: Stop Payment Fee (all items) Per Item	\$15.00
VALUE, SR VALUE, NOW, SUPER NOW & HSA CHECKING ACCOUNTS: Stop Payment Fee (checks) Per Item	\$15.00
VALUE, SR VALUE, NOW, SUPER NOW & HSA CHECKING ACCOUNTS: Stop Payment Fee (ACH Payments) Per Item	\$15.00
SAVINGS DEPOSIT ACCOUNTS: Overdraft Paid Item Charge Per Item Created by In-Person Withdrawal, ACH, or Other Electronic Means	\$12.50
SAVINGS DEPOSIT ACCOUNTS: Overdraft Paid Item Charge Maximum Charge Per Day	\$50.00
SAVINGS DEPOSIT ACCOUNTS: Continuous Overdraft Charge For Each Consecutive 7-Calendar Day Overdraft Period	\$12.50
SAVINGS DEPOSIT ACCOUNTS: NSF Return Item Charge Per Item Created by In-Person Withdrawal, ACH, or Other Electronic Means and each resubmission or re-presentation of such item.	\$12.50

SAVINGS DEPOSIT ACCOUNTS: NSF Return Item Charge Maximum Charge Per Day	\$50.00
SAVINGS DEPOSIT ACCOUNTS: Stop Payment Fee (all items) Per Item	\$12.50
SAVINGS DEPOSIT ACCOUNTS: Stop Payment Fee (ACH Payments) Per Item	\$12.50
Debit Card Merchant Block Fee Per Merchant Per Month	\$3.00

ASSESSMENT OF ANY OF THE ABOVE FEES MAY CAUSE ADDITIONAL FEES TO BE ASSESSED.