

PERSONAL BANKING FEES

DEBIT/ATM

ATM / Debit Card Replacement	\$ 10.00
Foreign ATM Fee ^[1]	\$ 2.00
International Fee ^[2]	Varies
Express Delivery Fee	\$ 25.00

STOP PAYMENT/RETURNED ITEMS

Chargeback Fee	\$ 10.00
Redeposit Fee	\$ 4.00
Stop / Hold Fee	\$ 37.00
Insufficient Funds ^[3]	\$ 37.00
Overdraft Charge ^[3]	\$ 37.00
1st Continuous Overdraft Charge ^[4]	\$ 8.00
Recurring Overdraft Charge ^[5]	\$ 8.00

STATEMENT ASSISTANCE

Account Activity Printout (teller)	\$ 3.00
Duplicate / Special / Instant Statements	\$ 10.00
Reconciling Statement (per hour, one hour min.)	\$ 30.00
Research Fee (per hour, one hour min.)	\$ 30.00
Research Copies (per page)	\$ 2.00
Closed Account Copies (per page)	\$ 3.00
Non-Customer Request (per page)	\$ 3.00
Photocopy	\$ 2.00
Check Copy	\$ 2.00
Paper Statement Fee	Varies

WIRE TRANSFERS

Incoming Wire Fee	\$ 15.00
Outgoing Wire Fee ^[6]	\$ 25.00
International Incoming Wire Fee ^[6]	\$ 20.00
International Outgoing Wire Fee ^[6]	\$ 45.00

OTHER

Official Checks ^[7]	\$ 8.00
Official Checks (non-customer)	\$ 15.00
Money Order ^[7]	\$ 4.00
Money Order (non-customer)	\$ 6.00
Overdraft Protection Immediate Transfer Charge ^[8]	\$ 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]	\$ 5.00
Escheatment Processing Fee	\$ 25.00
Tax Levy	\$ 100.00
Garnishments	\$ 20.00
Fax Fees (per page)	\$ 1.00
Payment of Collection Items	\$ 25.00
Overnight Check Payment via Online Bill Pay	\$ 19.95
Excess Transactions ^[11]	\$ 10.00
People Pay / PayPal Fee	\$ 1.00
HSA Transfer Fee	\$ 25.00

Fees effective February 1, 2018

[1] Inquiry, transfer, withdrawal or declined transactions. [2] Charges determined by MasterCard®, Maestro® and Cirrus®. [3] Fees may be created by check, in-person, ATM withdrawal or other electronic transactions. [4] Charge will be assessed on the 4th business day the account is overdrawn. [5] Additional charge assessed beginning on 5th business day and continuing until a positive balance is achieved or the account is closed. [6] Additional fees may be charged by the domestic or international correspondent bank. [7] Free for certain account types. [8] First Merchants Elite, Advantage, Carefree, and First Direct receive free transfers from any linked deposit account. [9] Fee applies whether placed via Call Center or banking center staff. [10] A dormant account fee will be charged each month if, for one year previous for checking or three years previous for savings, there is no customer initiated activity or other indication in writing from you of an interest in the account. [11] Fee will be charged to regular savings or Money Market Savings customers per withdrawal in excess of six per calendar month or statement cycle (or similar period) of at least four weeks.