

## CONSUMER FEE SCHEDULE

*Effective as of 1/1/2017*

Service / Transaction	Fee	How It Applies
Account Reconciliation Fee	\$20.00	Per Hour
ATM Card Replacement Fee	\$5.00	Per Card
ATM Withdrawal Fee at a Five Star Bank ATM	Free	Per Transaction
ATM Withdrawal Fee at a Non-Five Star Bank ATM (Owner of ATM may also charge an ATM Surcharge Fee)	\$2.00	Per Transaction
Bond Coupon Collection Fee	\$10.00	Per Transaction
Cashiers Check	\$6.00	Per Check
Check Printing and Delivery	Varies	
Collections Fee	\$15.00	Per Occurrence
Coupon Collections	\$5.00	Per Coupon
Debit Card Replacement Fee	\$5.00	Per Card
Dormant Account Fee*	\$5.00	Per Statement Period
Early Account Closeout Fee	\$35.00	Within 179 days of Account Opening
Escheatment (Publication Costs Only)	Varies	Per Protest
Facsimile Machine Services		
1 <sup>st</sup> page sent	\$3.00	Per Page
After 1 <sup>st</sup> page sent	\$1.00	
1 <sup>st</sup> page received	\$3.00	Per Page
After 1 <sup>st</sup> page received	\$1.00	
Foreign Draft Collection	\$20.00	Per Draft
Foreign Wire Transfer – Outgoing	\$75.00	Per Wire
Levy/Execution	\$100.00	Per Paper
Money Order	\$5.00	Per Order
Locked Night Deposit Bag	\$25.00	Per Bag
Disposable Night Deposit Bags	Varies	Per 100
Night Depository Key Rental	\$25.00	Annually
Notary Services:		
Customer	\$0.00	Per Request
Non-Customer	\$2.00	Per Request
Overdraft Item Fee (Item Paid)**	\$40.00	Per Item
Overdraft Transfer	\$5.00	Per Occurrence
Photocopies	\$0.25	Per Copy
Postage for Protests	May vary	Per Protest
Process of Forgery	\$15.00	Per Protest
Protests	\$20.00	Per Protest
Research Copies	\$1.50	Per Request
Research	\$20.00	Per Hour
Restraining Order	\$100.00	Per Paper
Return of Deposited Item Fee	\$10.00	Per Item
Returned Item Fee***	\$40.00	Per Item
Safe Deposit Box Force Entry	\$125.00	Per Occurrence
Safe Deposit Box Lost Key	\$20.00	Per Key
Signature Guarantee	\$5.00	Per Request
Special Instructions Monthly Fee	\$5.00	Per Item
Special Statement	\$5.00	Per Request
Stop Payment (Checks) Fee	\$35.00	Per Occurrence
Subpoena	\$100.00	Per Paper
Telephone Transfer Fee	\$3.00	Per Occurrence
Wire Transfer Incoming (Domestic)	\$20.00	Per Wire
Wire Transfer Outgoing (Domestic)	\$25.00	Per Wire

The fees on this Fee Schedule are in addition to any fees listed in any Five Star Bank disclosures, terms and conditions, account agreements or any other documents provided by Five Star Bank.

\*Excludes Club, Money Markets, Savings, Health Savings and ICS Consumer Checking Accounts. A checking account is considered dormant when there has been 12 months of no account activity or contact from the customer.

\*\*Excludes Club, Savings and Health Savings Accounts. An overdraft item fee applies to overdrafts created by check, in-person withdrawal, ATM transaction or other electronic means. Overdrafts created by ATM or one-time debit card transactions will not be paid unless you have authorized Five Star Bank to pay them. Five Star Bank will not charge an Overdraft Item Fee if the account is overdrawn in total by less than \$5.00 and will not charge for more than 6 overdraft items a day; however, items not paid will incur our standard Returned Item fee.

Please note: Accounts without Pay Advantage (excludes Club, Savings and Health Savings Accounts) or outside of the Pay Advantage limit will not be charged an Overdraft or Returned Item Fee on an item that overdraws the account by less than \$5.00.

\*\*\* Excludes Club and Health Savings Accounts.