

Additional Services offered by
The First National Bank of Groton

- Personal service by every member of the Bank
- Full service Saturday banking
- Night Depository
- Direct Deposits
- Automatic Transfers
- Drive-up Teller windows
- Bank by mail
- Money Orders
- Visa
- Visa/Mastercard Advances
- Christmas Clubs
- Electronic Coin Counting Service
- Certification of Checks
- Wire Transfers
- Notary Public/Signature Guarantee
- Online Banking / Bill Pay
- Mobile Banking / Mobile Deposit

Member
FDIC



Groton Office
161 Main Street
Groton, NY 13073
(607) 898-5871



Moravia Office
41 S. Main Street
Moravia, NY 13118
(315) 497-2707

The First National Bank of Groton
grotonbank.com

MAINTENANCE FEES AND SERVICE CHARGES



**FIRST NATIONAL BANK OF
GROTON**

*Going that extra mile ...
so you don't have to.™*

Service Charges

Effective Date May 12, 2022

The First National Bank of Groton

Schedule of Maintenance Fees and Service Charges

Account Maintenance Fees

Personal Checking Account

If the balance in your Checking Account falls below \$300 any day during the month, we will assess a \$3.00 monthly maintenance fee and a \$.20 fee for each check paid, each telephone transfer made, and each NetTeller transfer made during the month. This fee will be deducted from your account on the last business day of the monthly cycle period. The Bank will not be responsible if it refuses to accept (pay) a check you have written because there are not enough funds in your account after we have deducted a maintenance fee.

NOW Account

If the balance in your NOW Account falls below \$500 any day during the month, a \$3.00 monthly maintenance fee will be assessed. This fee will be deducted from your account on the last business day of the monthly cycle period. The Bank will not be responsible if it refuses to accept (pay) a check you have written because there are not enough funds in your account after we have deducted a maintenance fee.

Money Market Checking Account

If the balance in your Money Market Checking account falls below \$1,000 any day during the month, we will assess a \$5.00 monthly maintenance fee and a \$.20 fee for each check paid, each telephone transfer made, and each NetTeller transfer made during the month. This fee will be deducted from your account on the last business day of the monthly cycle period. The Bank will not be responsible if it refuses to accept (pay) a check you have written because there are not enough funds in your account after we have deducted a maintenance fee.

Money Market Investment Account

If the balance for the month in your Money Market Investment Account falls below \$1,000 at any time, a \$5.00 monthly maintenance fee will be assessed. This fee will be deducted from your account on the last business day of the monthly cycle period.

Passbook and Statement Savings Accounts

If the balance in your Savings Account falls below \$50 at any time during the quarter, a \$3.00 maintenance fee will be assessed. This fee will be deducted from your account on the last business day of the quarterly cycle period. This fee is waived if the account owner is 18 years of age or younger.

Note:

At the present time, we will not charge you a fee to maintain any other type of account with us. We reserve the right to change this policy at any time. You will be notified of any such change.

Fees and charges for services available to customers of The First National Bank of Groton include:

Money Orders (per item).....	2.00
Bank Checks (per item)	3.00
Certified Checks (per item)	15.00
Photocopies (per page)25
Special Statement	1.00
Stop Payment	15.00
Uncollected Deposited Items (checks negotiated through us, drawn on other banks, which are returned unpaid) (per item)	10.00
Signature Guarantee (waived for account holder)	3.00
Check Printing Fees	varies
Overdraft Fees/Returned Checks (Insufficient Funds/Uncollected Funds may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means) (a single item can incur multiple fees if re-presented)	30.00
Paper Statement Fee (Student Debit Card Checking account only)	2.00
Legal Process (Liens, levies, restraining orders, etc.) (per action)	50.00
The cost of certified mail, return receipt requested and publishing any notice that money in the account is to be turned over to New York State as Abandoned Property	varies
Collection Items (per item)	10.00
Domestic Wire Transfers (per item)	25.00
Foreign Wire Transfers (per item)	35.00
Telephone Requests for Balances (per call)	no charge
Check Protest (per item)	20.00
Dormant Account (per month)	2.00
Notary Public	no charge
Research (per hour)	20.00
Account Reconciliation (per hour)	15.00
Fax (per page)	1.00
Check Cashing (waived for depositors) (per item)	5.00
Club Account Withdrawal Fee (per withdrawal).....	1.00
Visa Debit Card <u>Cash Withdrawal at FNB Groton's ATMs</u> - 6 free per cycle & \$1.00 each starting with the 7 th withdrawal * <u>Cash Withdrawal at other STAR/Visa locations</u> - 4 free per cycle & \$1.00 each starting with the 5 th withdrawal Unlimited Purchase Debit	free
Monthly Charge	1.00
International Fee	1%
ATM Card - (STAR) <u>Cash Withdrawal at FNB Groton's ATMs</u> - 6 free per cycle & \$1.00 each starting with the 7 th withdrawal * <u>Cash Withdrawal at other STAR/Visa locations</u> - 4 free per cycle & \$1.00 each starting with the 5 th withdrawal Purchase Debit25
International Fee	1%

* There may be a charge assessed at foreign (other STAR/Visa) ATM locations by the owner of the ATM.