

## 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.

## Service Charges

Effective Date November 15, 2018

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) (per item) .....                          | 30.00     |
| 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     |
| Microfilm Copies (per item) .....                                    | 1.00      |
| 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      |
| <b>Visa Debit Card</b>   |           |
| Cash Withdrawal at FNB Groton's ATMs - 6 free per                    |           |
| cycle & \$1.00 each starting with the 7 <sup>th</sup> withdrawal     |           |
| * Cash Withdrawal at other STAR/Visa locations - 4 free              |           |
| per cycle & \$1.00 each starting with the 5 <sup>th</sup> withdrawal |           |
| Unlimited Purchase Debit.....  | free      |
| Monthly Charge.....  | 1.00      |
| International Fee.....   | 1%        |
| <b>ATM Card - (STAR)</b>   |           |
| Cash Withdrawal at FNB Groton's ATMs - 6 free per                    |           |
| cycle & \$1.00 each starting with the 7 <sup>th</sup> withdrawal     |           |
| * Cash Withdrawal at other STAR/Visa locations - 4 free              |           |
| per cycle & \$1.00 each starting with the 5 <sup>th</sup> withdrawal |           |
| Purchase Debit .....   | .25       |
| International Fee.....   | 1%        |

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