First Community Bank of East Tennessee "Growing our community, one customer at a time." 809 West Main Street Rogersville, Tennessee 37857 (423)272-5800 www.fcbanktn.com support@fcbanktn.com

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

Check printing fees vary by the style of check ordered.

An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Bookkeeping/Research Copies (each)	\$1.00
Bookkeeping/Research Fee (per hour, 1 hour minimum)	\$25.00
Cash Item Handling Fee (Monthly)	\$25.00
Cashier's Check (non-customer exchange)	\$3.00
Cashier's Checks (Customers Only)	\$1.00
Chargeback Item Fee (returned deposit items)	\$8.00
Charged Off Account Fee	\$20.00
Collection Items (per item) Incoming/Outgoing	\$5.00
Daily Overdraft Accrual Fees (Business Accounts only)	\$5.00
Dormant Account Fee (per month-after 1 year)	\$1.00
Excess Money Market Transaction (per each item after 6 checks or 6 withdrawals)	\$1.00
Garnishment/Levy/Subpoena Processing (each)	\$100.00
Insufficient Funds Sweep Fee	\$5.00
Medallion Stamp	\$50.00
Returned Item Fees* (NSF) - Per Item	\$30.00
Savings Service Charge (each month if average daily balance is below \$25.00)	\$5.00
Savings Withdrawals Each - After 3 Per Month	\$5.00
Stop Payment Fee (per item)	\$30.00
Wire Transfer-Domestic Incoming	\$10.00
Wire Transfer-Domestic Outgoing	\$20.00
Wire Transfer-Foreign Incoming	\$10.00
Wire Transfer-Foreign Outgoing	\$55.00

*This fee applies to checks and other withdrawals on which the Bank declines payment due to insufficient funds or non-sufficient funds (NSF) in you account.

ATM Fees

Proprietary ATMs: No fee for cash withdrawals, account transfers, balance inquiries, deposits or statement printout

Other Bank's ATMs (MOST, CIRRUS, or PLUS network fees):

Cash Withdrawal-\$1.00 Account Transfers-\$1.00 Balance Inquiries-\$1.00 Denied Transactions-\$1.00 Surcharge-Fee determined by Institution

Safe Deposit Box Annual Fees

2" X 5"-\$20.00 2.5" X 5"-\$25.00 3" X 5"-\$30.00 3" X 10"-\$35.00 5" X 10"-\$50.00 10" X 10"-\$100.00