



FIRST COMMUNITY BANK OF MOULTRIE COUNTY

Member
F.D.I.C.

First Community Bank of Moultrie County Fees and Charges As of January 1, 2024

Overdraft (Insufficient funds fee) per item once account is overdrawn by at least \$25 (An insufficient funds item may be created by check, in-person withdrawal, or certain electronic transactions)	\$25.00
Insufficient funds fee for ATM withdrawals and debit card transactions	None
Continuous overdraft charge per business day after 5 consecutive business days	\$ 4.00
Stop payment order	\$25.00
Copies (each)	
Customer (up to 10)	N/C
Non-customer	\$ 0.35
Special cut-off statement	\$ 5.00
Return of deposit item (each time)	\$10.00
Collection item (each) (Additional foreign bank fees may apply)	\$45.00
Return check fee (per item)	\$25.00
Research (per hour)	\$25.00
Charge per item requested	\$ 1.00
Telephone transfer (each)	\$ 1.00
Dormant account fee (per month)	\$ 1.00
Cashier's Checks (each):	
Main Street customer	N/C
Customer (Do not sell to non-customers)	\$ 3.00
Money Orders (each):	
Main Street customer	N/C
Customer	\$ 2.00
Non-customer	\$ 5.00
Wire transfers (each):	
Incoming	N/C
Outgoing	\$20.00
International (Additional foreign bank fees may apply)	\$75.00
Levy, garnishment or other legal process	\$50.00
Coin counting fee:	
Customer	N/C
Non-customer	
Under \$50	N/C
Over \$50	5%
Check cashing for non-customers (Personal checks not drawn on FCB must have officer approval)	\$ 10.00
Cashing income tax refund checks	
Customer	N/C
Non-customer	5% with minimum of \$10.00 and maximum of \$250

Check Order: Cost will vary depending upon style & quantity ordered.

ATM/Debit card replacement	\$25.00
License stickers	\$ 7.50
Internet banking	N/C
Internet Bill Pay	N/C
Safe Deposit Boxes	
2 ½ x 5 x 21 ½	\$ 8.00
3 x 5 x 21 ½	\$11.00
5 x 5 x 21 ½	\$16.00
5 ¾ x 8 ½ x 21 ½	\$24.00
5 x 11 x 21 ½	\$26.00
6 x 11 x 21 ½	\$28.00
9 x 11 x 21 ½	\$38.00
10 X 10 X 21 ½	\$50.00
Drilling of safe deposit box	Locksmith charges
Lost key	\$10.00

(Main Street customers receive a 50% discount on a 3 x 5 x 21 ½ box)

Any fee waived must have officer approval.