

Business & Personal Schedule of Fees

SERVICE		COST	
ACCOUNT			
Closure		\$25 (within first six months)	
Dormant		\$10	
BUSINESS ONLINE BANKING PLATFORM:			
Standard		\$0	
Plus		\$25 per month*	
BILL PAY			
Rush delivery		\$14.95 per transaction	
Same day ACH		\$9.95 per transaction	
CHECKS			
Cashier's checks		\$6 per check	
Foreign check processing fee		\$50 per check	
Non-customer check cashing or exchange for cashier check		\$20 per check	
Photocopies		\$3 per item	
Printed		Based on style of check ordered	
CREDIT VERIFICATION		\$10 per request	
DEBIT CARD REPLACEMENT		\$5 per card	
EXCESSIVE WITHDRAWALS: (over 6 per statement cycle)			
Money Market Account (MMA)		\$10 per transaction	
Savings Account		\$10 per transaction	
LEGAL ACTIONS			
Garnishments/Levies/Other legal		\$100 plus expenses	
Subpoenas/Summons processing		\$100 plus expenses	
NON-SUFFICIENT FUNDS (NSF)/INSUFFICIENT FUNDS**		\$40 per transaction	
ONLINE TRANSFERS			
Account to account outgoing transfer		\$1 per transfer	
Account to account incoming transfer		\$0	
Pop Money (only available on Personal accounts)		\$0.50 - \$0.95 per transfer	
OVERDRAFT		90.00 90.00 per trai	
Overdraft protection fee		\$5 per transfer	
Overdraft daily fee		\$7 daily	
POSITIVE PAY		Ş7 daliy	
Set-up for one to five accounts		\$10 per month	
Set-up for six or more accounts		\$25 per month	
RESEARCH		Şz5 per montin	
Research photocopies		\$3 per copy	
Research request		\$30 per hour	
RETURNED DEPOSITED ITEM		\$10 per item	
STATEMENTS			
Special interim statement		ŚE por statomont	
Statement copies		\$5 per statement \$5 per statement	
STOP PAYMENT REQUEST		\$20 per request (INITIATED ONLINE)	
		\$40 per request (<i>BRANCH ASSISTED</i>)	
WIRES (per wire)	PERSONAL	BUSINESS STANDARD	BUSINESS PLUS
Incoming – Domestic and International	\$10	\$10	\$10
Outgoing – Domestic (INITIATED ONLINE)	NA	\$20	\$10
Outgoing – Domestic (BRANCH ASSISTED)	\$25	\$25	\$25
Outgoing – Domestic (BRANCH Assisted) Outgoing – International (INITIATED ONLINE or BRANCH ASSISTED)	\$45	\$45	\$25 \$45
Email Notification	NA	\$5	\$45 \$5

www.flcb.com

1.800.318.3159

* Monthly fee may be off-set by the type of account. ** Non-Sufficient Funds (NSF) fee is imposed on transactions involving checks, in-person withdrawals, or other electronic transaction. All accounts are subject to approval. Other fees may apply. Refer to our current Schedule of Account Fees provided at account opening or available upon request. Programs, rates and terms and conditions are subject to change at any time without notice. FLCBank is a registered trademark of Florida Capital Bank, N.A. Banking products are provided by Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC FLCBANK FLCBAN