

SCHEDULE OF FEES

The following miscellaneous fees may be assessed against your account and the transaction limitations, if any, apply to your account. The fees will be effective May 1, 2015.

Miscellaneous Schedule of Fees

ITEM	FEE
Balance Bank Statement for Customer	\$30.00 per hour or \$10.00 minimum
Cashing Checks (non-customer)	\$10.00
Check Printing	Fees vary according to style of check
Charge-Off Collection Fee	\$20.00
Collection Items - Domestic	\$20.00
Collections - International Items	
Items for Collection	\$90.00 plus expenses
Items for Immediate Credit	\$3.50 plus expenses & float
Collection Returned Check Charge	\$25.00 plus payee bank charges
Copy of Cancelled Checks	\$4.00 per check
Copy of Statement or Interim Statement Copy	\$8.00
Counter Checks	\$1.00 per check
Debit Card	
VISA International Service Assessment (ISA) Fee	See Debit Card Terms- Fees
MasterCard Cross-border Assessment Fee	See Debit Card Terms- Fees
MasterCard Currency Conversion Assessment Fee	See Debit Card Terms- Fees
Debit Card Replacement	\$5.00
Deposit Corrections	\$6.00
Dormant / Inactive Fee (per month)	\$10.00
Duplicate Statement Mailing (multiple addresses)	\$3.00 per account
Early Close Fee (less than six months)	\$25.00
Fax Service	\$2.00 per page
Levies / Legal Processing Fee	\$100.00
Non-Sufficient Funds (NSF) Returned or Paid	\$37.00
Official Checks (Customers Only)	\$6.00
Overdraft Protection Account (OD Acct) Transfer Fee	\$10.00 per transfer
Photocopies	\$1.00 per page
Research of Account Information	\$30.00 per hour or \$30.00 minimum
Returned Deposit Items - Business and Personal	\$8.00
Returned Mail Fee	\$5.00 per occurrence
*Non-Sufficient Funds (NSF) Daily Maximum	\$185.00

Should you have any questions concerning the information in this notification, please contact your local branch office. We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

ITEM	FEE
Safe Deposit Boxes	Size Annual Fee
	3"x 5" \$40.00
	5"x 5" \$50.00
	3"x 10" \$60.00
	5"x 10" \$80.00
	10"x 10" \$110.00
Safe Deposit Box Late Fee (30 days)	\$5.00
Safe Deposit Box Lost Key / Re-key Fee	\$75.00
Safe Deposit Box Drilling Fee	\$150.00
Stop Payment	\$37.00
Telephone Transfer (teller assisted)	\$3.00
Verification of Deposit or Credit	\$10.00
Wire Transfers - Incoming	\$15.00
Wire Transfers - Outgoing	\$20.00

Online Banking & Bill Pay Schedule of Fees

ITEM	FEE
Business Online Banking & Bill Pay	No Monthly service charge
Business Bill Pay Returned Check Fee	\$37.00
Consumer Online Banking & Bill Pay	No Monthly service charge
Popmoney Transaction Fee (3 day)	\$0.75 per transaction
Popmoney Transaction Fee (Next day)	\$1.50 per transaction
Bill Payment Overnight Check Fee	\$14.95 per transaction
Account to Account Transfer (A2A) Fee	\$2.00 per transaction
Same Day Bill Payment Fee	\$9.95 per transaction

Commercial Checking Analysis Schedule of Fees

ITEM	FEE
Commercial Analysis - Monthly Maintenance Fee	\$15.00
ACH Credit	\$0.15
ACH Debit	\$0.15
Checks Paid or Other Debits	\$0.20
Coins-Per Roll Supplied	\$0.10
Currency-Per \$1,000 Supplied	\$1.50
Currency or Coin-Per \$1,000 Received	\$1.50
Deposited Items (On-Us & Other Institutions)	\$0.11
Night Deposit Service (per drop)	\$1.00
Paper Credits	\$0.20
Uncollected Funds Charge	Prime Rate + 4.00%
Earnings Credit Rate	Avg Rate of Previous Month's 91 Day T-Bill

Other fees may apply as disclosed in the Miscellaneous Schedule of Fees

110 West Dupree Street
Angier, NC 27501
919-639-6144

105 North Johnson Street
Benson, NC 27504
919-894-2591

442 East Main Street
Clayton, NC 27520
919-550-7558

200 East Cumberland Street
Dunn, NC 28334
910-892-7188

540 East Jackson Blvd.
Erwin, NC 28339
910-897-7175

603 North Judd Parkway NE
Fuquay-Varina, NC 27526
919-552-3999

Corporate Center: 200 East Divine Street, Dunn, NC 28334 910-892-7187
www.firstfederalbanknc.com



Member FDIC