



Business Fee Schedule

Effective January 15, 2011

Checking Fees

Hold/Stop Post-dated Check	\$18.50	per check
Check Printing Fee		prices may vary

See Account Disclosure for specific transaction and account maintenance fees, and other Business Checking Account fees.

ATM/Debit Card Fees

Foreign ATM Fee	\$1.00	per transaction
Plastic Card Replacement Fee	\$5.00	each
PIN Replacement Fee	\$5.00	each
Plastic Card Rush Order Fee	\$60.00	
International Transaction Fee	1%	of transaction
ATM/Debit Overdraft Fee	\$25.00	each

Return Items

Return NSF Item	\$25.00	each
Uncollected Funds Fee	\$25.00	each
Returned deposited item	\$5.00	each

Account Administration

Copy of Previous Statement	\$1.50	per month
Check Copy	\$2.00	per check
ACH Copy/Research	\$2.00	per document
Fax Copy of Check or Statement	\$2.00	per document
Dormant/Inactive Account Fee *	\$5.00	per year
Account Research	\$20.00	per hour
Document Retrieval	\$26.00	per box
Change of checking account type	\$10.00	each

Online Banking Fees

EXPRESSnet Online Banking	FREE	
EXPRESSnet Bill Payment	\$10.00	per month for 15 transactions; \$0.55 per transaction thereafter

EXPRESS External Funds Transfer Service See below
(\$10.00 minimum transaction amount)

Incoming Transfers – all types	FREE	
Outgoing Transfers – From You To You		
Standard ¹ (\$0.00 - \$2,000.00)	\$3.00	per transaction
Std. ¹ High Limit Transfer (\$2000.01 - \$15,000.00)	\$5.00	per transaction
Next Day Transfer ² (\$0.00 - \$2,000.00)	\$5.00	per transaction

Outgoing PopMoney Transfers – From You To Other People

Standard ¹ (\$0.00 - \$5,000.00)	\$3.00	per transaction
Next Day ² (\$0.00 - \$2,000.00)	\$5.00	per transaction

Non sufficient funds (NSF) fee for Online Bill Payment and/or EXPRESS External Transfer Service \$25.00 per transaction

Safe Deposit Box Fees

Box				
	3x5	\$15.00	per year	
	3x10	\$30.00	per year	
	5x10	\$45.00	per year	
	10x10	\$75.00	per year	
Key Replacement		\$10.00	per key	
Safe Deposit Box Late Payment Fee		\$10.00	per year	

Wire Transactions

Outgoing wire, domestic		\$15.00	per wire
Outgoing wire, foreign		\$30.00	per wire
Western Union	\$0-\$200	\$15.00	each
	\$201-\$500	\$17.00	each
	\$501-\$1,000	\$22.00	each
	\$1,001-\$5,000	\$29.00	each
	\$5,001-\$10,000	\$31.00	each

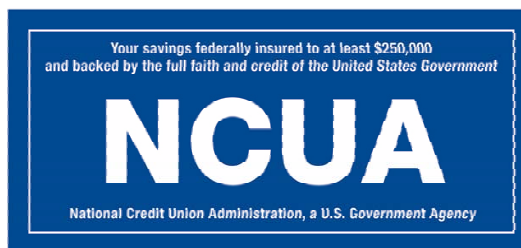
Miscellaneous Fees

Check Overdraft Transfer Fee	\$1.00	per day
EFT Overdraft Transfer Fee	\$1.00	per item
Stop Payment Fee	\$25.00	per item
Delete/Renew Stop Payment Fee	\$25.00	per item
Premier Money Management		
Account Excess Check Fee	\$15.00	per check
	(over three per month)	
Cashier's Check	\$2.00	each
	(more than 2, or if account balance is below \$100.00)	
Night Deposit Bag	\$20.00	each
Night Deposit Drop Key	\$15.00	each
Purchase Currency	\$0.02	per \$100
Purchase Rolled Coin	\$0.10	per roll
Visa Gift Card (\$10.00-\$500.00)	\$2.00	each up to 10
	\$4.00	each for quantities over 10

(636) 728-3333

1-800-767-8880

www.firstcommunity.com



The fees appearing in this Schedule are accurate as of the effective date indicated. Please note that fees and terms are subject to change. For additional information, please call (636) 728-3333 or 1-800-767-8880, visit our website at firstcommunity.com, or visit your local branch.

*An account is considered dormant/inactive if it has had no activity (deposit/withdrawal/dividends, etc.) on the account for a 24 month period.

- Standard external transfer is three business days if transaction is requested through EXPRESSnet Online Banking by Midnight CST.
- Next Business Day if transaction is submitted through EXPRESSnet Online Banking by 7:00PM CST