



Home Building Savings Bank - Common Fees

ATM access fees – Customer	None	¹
ATM access fees – Non-customer	\$2.00	
ATM/Debit card replacement	\$5.00	
Bank Official check	\$5.00	
Money Order	\$4.00	
Counter checks	\$1.00	/check
Checks: Fee depends on the style of check ordered.		²
Check cashing – non-customers	\$7.00	/check
Account research and Check book reconciliation (1 hr. min.)	\$20.00	/hour
Statement copies	\$5.00	/copy ⁴
Check copies	\$3.00	/copy ²
Dormancy fee	\$5.00	³
Early closing fee, if account closed within 90 days of opening	\$25.00	²
NSF Returned Check or ACH transaction	\$33.00	
NSF Paid Check, ACH or Debit/ATM transaction	\$33.00	
Daily overdraft fee, after 3 days of account being overdrawn	\$6.00	/day
Overdraft protection transfer from Checking or Savings	\$6.00	/transfer ²
Verbal Telephone Transfer	\$6.00	/transfer
Returned Deposit Item	\$7.00	
Representment of a Returned Deposit Item	\$6.00	
Stop payment (ACH or check)	\$33.00	²
Two-signature verification	\$25.00	/month
Garnishment	\$30.00	
Tax levy	\$75.00	
Returned Mail Fee, if undeliverable for 60 days	\$10.00	
Travelers Checks per \$100 (for 1)	\$1.50	
(for 2)	\$2.00	
Gift Cheques	\$2.50	/ea
Wire transfers:	Domestic	International
Incoming	\$15.00	\$30.00
Outgoing	\$20.00	\$30.00

¹ If you use your First Check Card or Home Building ATM card at an Automated Teller Machine **not** operated by First Federal Savings Bank, you may be assessed a surcharge by the operator of that ATM. You can make cash withdrawals from all checking, MMDA and statement savings accounts that you have authorized on your ATM or VISA Debit card at any Plus network Automated Teller Machine. Deposits can be made at any First Federal Automated Teller Machine.

² Fee does not apply to Regular Savings Passbooks or Christmas Club accounts.

³ Dormancy fees are applied monthly for checking accounts after 1 year of inactivity, monthly for money market accounts after 3 years of inactivity, and quarterly for other savings after 3 years of inactivity.

⁴ A statement copy will include images of cleared checks within the same statement cycle if the account normally receives images. To determine if an account receives imaged statements, refer to the product disclosure.

Member FDIC

Effective 08/01/2008