

Schedule of Fees
Effective August 1, 2011

The banking industry is undergoing many regulatory changes as a result of the passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act which was signed into law July 21, 2010. The additional costs incurred by the Bank to comply with these new regulatory requirements have resulted in our first service fee increase in over 4 years. Based on the results of a local market survey, the majority of our fees are still at or below our competitors' prices. The following is a complete list of all, fee changes effective August 1, 2011.

Account activity printout (including copies of images)	\$5.00
Account research and balancing assistance per hour	\$25/1 hr. min.
Employee Assisted Phone Transfers.....	\$5.00
Paper Statement – New Customers	\$6.00/month
Overdraft Protection (Sweep from Savings)	\$3.00/month
ATM card/Visa Check card replacement	\$5.00
Cashier's Check (customers)	\$5.00
Check Printing	varies
Coin and Currency orders	\$.05/\$100 order
Collection Item	\$30.00
Court Ordered Child Support	\$10.00
Daily Overdraft fee (per day after 5 days)	\$5.00
Dormant Account per month	\$3.00
Duplicate Statement	\$5.00
Early close fee (fee charged if account is closed within 180 days of opening)	\$25.00
Escheat Fee for unclaimed funds	\$50.00
Excessive Withdrawal Fee per item for Money Market Savings	\$15.00
Excessive Withdrawal fee per item for Savings Account	\$15.00
Executions	\$50.00
Foreign Currency order (purchase by cash or check drawn on a Fahey account)	available
Foreign Currency return	available
Garnishments	\$50.00
IRA out of bank transfer fee	\$25.00
Loose Coin Counting Service (Customers)	5% of total
Loose Coin Counting Service (Non-Customers)	10% of total
Night Depository Services	
Locked bags	\$16.00
Zipper bags	\$4.00
Extra night depository keys	\$4.00 each
Non-Proprietary ATM withdrawals	\$1.50
<i>The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawals, or other electronic means.</i>	
Nonsufficient Funds (NSF) – each	\$32.00
Overdraft – each overdraft paid	\$32.00
Personal Money Orders (customers)	\$5.00
Returned Deposit Item	\$10.00
Safe Deposit – Box Drilling Fee	\$150.00
Safe Deposit Box – Lost Key	\$15.00

Safe Deposit Boxes	
3 x 5	\$12.00
5 x 5	\$17.00
3 x 10	\$20.00
4 x 11	\$25.00
5 x 10	\$30.00
10 x 10	\$75.00
<i>Pricing does not reflect state sales tax.</i>	
Stop Payments	\$30.00
Check Cashing – Non DDA customers with less than a \$100 account balance	\$8.00
Tax Levies	\$50.00
Wire Transfer – Incoming	\$10.00
Wire Transfer – Domestic (Customer)	\$20.00
Wire Transfer – Foreign	
U.S. dollar to foreign destination	\$35.00
Foreign currency to foreign destinations	\$25.00
Document tracers (upon request)	\$50.00

The Fahey Banking Company
127 North Main Street
Marion, Ohio 43302
(740) 382-8231
www.faheybank.bank