

# Personal Banking Fees

Effective August 1, 2024

## Debit/ATM Fees

\$ 10.00	ATM or Debit Card Replacement
\$ 2.50	Foreign ATM <sup>1</sup>
\$ 25.00	Express Delivery Fee
Varies	International Fees <sup>2</sup>

## Stop Payment/Returned Items

\$ 37.00	Stop/Hold Fee
\$ 37.00	Overdraft <sup>3</sup>
\$ 8.00	1st Continuous Overdraft Charge <sup>4</sup>
\$ 8.00	Recurring Overdraft Charge <sup>5</sup>

## Statement Assistance

\$ 10.00	Duplicate Statements
\$ 30.00	Reconciling Statement (per hour, one hour minimum)
\$ 30.00	Research Fee (per hour, one hour minimum)
Varies	Paper Statement Fee

## Wire Transfers

\$ 17.00	Incoming Wire
\$ 30.00	Outgoing Wire <sup>6</sup>
\$ 20.00	International Incoming Wire Fee <sup>6</sup>
\$ 50.00	International Outgoing Wire Fee <sup>6</sup>

## Other

\$ 8.00	Official Checks <sup>7</sup>
\$ 5.00	Money Order <sup>7</sup>
\$ 10.00	Overdraft Protection Immediate Transfer Charge <sup>8</sup>
\$ 6.00	Telephone Transfer <sup>9</sup>
\$ 50.00	Early Closing Fee (within 180 days of opening) <sup>10</sup>
\$ 15.00	Account Closing by Mail <sup>10</sup>
\$ 5.00	Dormant Account Fee <sup>11</sup>
\$ 35.00	Escheatment Processing
\$ 100.00	Tax Levy
\$ 100.00	Garnishments <sup>12</sup>
\$ 25.00	Payment of Collection Items
\$ 19.95	Overnight Check Payment (via Online Bill Pay)
\$ 25.00	HSA Transfer Fee
\$ 20.00	Foreign Currency Purchase Fee <sup>13</sup>
\$ 25.00	Foreign Currency Sell Fee <sup>13</sup>
\$ 6.00	Non-Customer Check Cashing Fee

<sup>1</sup>Inquiry, Transfer, or Withdrawal transactions; <sup>2</sup>Charges determined by MasterCard®, Maestro® and Cirrus® <sup>3</sup>Fees may be created by a debit card transaction, check, in-person, ATM withdrawal, or electronic transaction; <sup>4</sup>Charge will be assessed on the 5<sup>th</sup> business day the account is overdrawn. <sup>5</sup>Additional charge assessed beginning on 6<sup>th</sup> business day and continuing until a positive balance is achieved or the account is closed. <sup>6</sup>Additional fees may be charged by the domestic or international correspondent bank; <sup>7</sup>Free for certain account types; <sup>8</sup>First Merchants Elite, First Merchants Advantage, First Merchants Carefree, First Merchants First Direct, and First Merchants Simple Access receive free transfers from any linked deposit account. <sup>9</sup>Fee applies whether placed via Call Center or banking center staff; <sup>10</sup>Not applicable to the First Merchants Simple Access checking account <sup>11</sup>A dormant account fee will be charged each month if, for 1 year previous for checking or 3 years previous for savings, there is no customer initiated activity or other indication in writing from you of an interest in the account, not applicable to the First Merchants Simple Access checking account; <sup>12</sup>Or maximum allowed under state law, whichever is less. <sup>13</sup>When available and is subject to currency exchange rates.