

# First Farmers Bank & Trust

## Products, Services and Additional Services

As of January 15, 2025

<b>Account Management</b>	<a href="https://ffbt.com/business/account-management">https://ffbt.com/business/account-management</a>
<b>Agricultural Account Management</b>	<a href="https://ffbt.com/agriculture/account-management">https://ffbt.com/agriculture/account-management</a>
<b>Agricultural Deposits</b>	<a href="https://ffbt.com/agriculture/deposits">https://ffbt.com/agriculture/deposits</a>
<b>Agricultural Lease</b>	<a href="https://ffbt.com/agriculture/leasing">https://ffbt.com/agriculture/leasing</a>
<b>Agricultural Lending</b>	<a href="https://ffbt.com/agriculture/lending">https://ffbt.com/agriculture/lending</a>
<b>Business Lending</b>	<a href="https://ffbt.com/business/lending">https://ffbt.com/business/lending</a>
<b>CDs &amp; IRAs</b>	<a href="https://ffbt.com/personal/deposits">https://ffbt.com/personal/deposits</a>
<b>Credit Cards</b>	<a href="https://ffbt.com/personal/lending">https://ffbt.com/personal/lending</a>
<b>Digital Banking</b>	<a href="https://ffbt.com/personal/digital-banking-update">https://ffbt.com/personal/digital-banking-update</a>
<b>Digital Banking/Mobile Banking</b>	<a href="https://ffbt.com/digital-banking">https://ffbt.com/digital-banking</a>
<b>ITM</b>	<a href="https://ffbt.com/itm">https://ffbt.com/itm</a>
<b>Money Market</b>	Link Coming Soon!
<b>Personal Checking &amp; Savings</b>	<a href="https://ffbt.com/personal/personal-checking-and-savings">https://ffbt.com/personal/personal-checking-and-savings</a>
<b>SCI (Business) Lease</b>	<a href="https://ffbt.com/business/leasing">https://ffbt.com/business/leasing</a>
<b>Small Business Lending</b>	<a href="https://ffbt.com/business/small-business-loans">https://ffbt.com/business/small-business-loans</a>
<b>Treasury Management</b>	<a href="https://ffbt.com/business/treasury-management">https://ffbt.com/business/treasury-management</a>

## Consumer & Residential Mortgage Loan Products and Fees

### **Consumer:**

Loan Origination	\$75
Returned Check Charge	\$25
Phone Pay	\$3
Late Charge	\$25
Minimum Interest	\$48

### **HELOC (traditional):**

Annual Fee	\$50 (unless \$50 of accrued interest annually)
Minimum Finance	\$48
Over the limit charge	\$25
Stop payment fee	\$25
Returned Check fee	\$25
Phone payment	\$3
Early Termination Fee	2% of unpaid balance if within first 3 years

### **HELOC - Freedom (interest only):**

Origination Fee	\$195
Annual Fee	\$50 (unless \$50 of accrued interest annually)
Minimum Finance	\$48
Over the limit charge	\$25
Stop payment fee	\$25
Returned Check fee	\$25
Phone payment	\$3
Early Termination Fee	2% of unpaid balance if within first 3 years

### **HELOC – Bridge (short term):**

Origination Fee	1% of loan amount; max. \$600
Doc Prep	\$125
Annual Fee	\$50 (unless \$50 of accrued interest annually)
Minimum Finance	\$48
Over the limit charge	\$25
Stop payment fee	\$25
Returned Check fee	\$25
Phone payment	\$3

### **HELOC – Investment:**

Origination Fee	1% of loan amount; max. \$600
Doc Prep	\$125
Annual Fee	\$50 (unless \$50 accrued interest annually)
Minimum Finance	\$48
Over the limit charge	\$25

Stop payment fee	\$25
Returned Check fee	\$25
Phone Payment	\$3

**Fixed Rate First Mortgage**

Origination Fee	\$600
Doc Prep	\$225
Wire fee (if appl.)	\$25
Returned Check	\$25
Phone payment	\$3
Late Charge	5% of overdue payment

**Variable Rate First Mortgage**

Origination Fee	\$700
Doc Prep	\$225
Wire fee (if appl.)	\$25
Returned Check	\$25
Phone payment	\$3
Lat Charge	5% of overdue payment

**Secondary Market Mortgage**

Origination Fee	\$600
Doc Prep	\$225
Wire fee	\$25
Late charge	5% of overdue payment

**Closed end Second Mortgage**

Origination	\$250
Doc Prep	\$175
Late charge	\$25.00

**Lot Loan**

Origination Fee	\$400
Doc Prep	\$225
Late charge	\$25.00

**Construction Loan**

Origination Fee	\$1,1000
Origination Fee – DIY	\$2,100
Wire Fee (if appl.)	\$25
Late charge	5% of overdue payment

**DDL**

Annual Fee	\$25
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## Commercial & Agricultural Loan Products and Fees

In addition to the below listed loan products, First Farmers Bank & Trust offers loan programs through SBA (Small Business Administration), FSA (Farm Service Agency), and the USDA /Business & Industry program. These programs offer a variety of assistance for specialized applications to help your business get started or expand.

Fees and Origination charges for Commercial and Agricultural Loans and Leases are negotiated with rates. Actual third-party out-of-pocket fees incurred by Lender in connection with the product will be paid by borrower or lessee.

### **Agricultural – Equipment/Real Estate/Building Term Loans:**

Loan Origination	0.000% - 2.000% (e)
Doc Prep	May be charged as a fixed amount
Returned Check Charge	\$25
Late Charge	2.00% of Unpaid Portion of Payment; minimum \$50., maximum \$1,000
Minimum Finance Charge	\$48
Collateral Release/Substitution	\$200 for the first parcel; each additional parcel is \$50 per parcel
Wire Fee (if applicable)	\$25

### **Agricultural – Production Line of Credit or Construction Loans:**

Loan Origination	0.000% - 2.000% (e)
Doc Prep	May be charged as a fixed amount
Returned Check Charge	\$25
Late Charge	2.00% of Unpaid Portion of Payment; minimum \$50., maximum \$1,000
Minimum Finance Charge	\$48
Line of Credit Sweep Fee	\$50.00/month
Wire Fee (if applicable)	\$25

### **Agricultural – Demand Line of Credit for Operating loans less than \$100,000:**

Loan Origination	\$250 minimum (e)
Doc Prep	\$250 (e)
Returned Check Charge	\$25
Late Charge	2.00% of Unpaid Portion of Payment; minimum \$50., maximum \$1,000
Minimum Finance Charge	\$48
Line of Credit Sweep Fee	\$50/month
Annual Fee	\$100
Wire Fee (if applicable)	\$25



**Commercial – Real Estate/Equipment Term Loans:**

Loan Origination	0.000% - 2.000% (e)
Doc Prep	May be charged as a fixed amount
Returned Check Charge	\$25
Late Charge	2.00% of Unpaid Portion of Payment; minimum \$50., maximum \$1,000
Minimum Finance Charge	\$48
Collateral Release/Substitution	\$200 for the first parcel; each additional parcel is \$50 per parcel
Wire Fee (if applicable)	\$25

**Commercial – Operating Line of Credit or Construction Loans:**

Loan Origination	0.000% - 2.000% (e)
Doc Prep	May be charged as a fixed amount
Returned Check Charge	\$25
Late Charge	2.00% of Unpaid Portion of Payment; minimum \$50., maximum \$1,000
Minimum Finance Charge	\$48
Line of Credit Sweep Fee	\$50/month
Wire Fee (if applicable)	\$25

**Commercial – Demand Line of Credit for Operating loans less than \$100,000:**

Loan Origination	\$250 minimum (e)
Doc Prep	\$250 (e)
Returned Check Charge	\$25
Late Charge	2.00% of Unpaid Portion of Payment; minimum \$50., maximum \$1,000
Minimum Finance Charge	\$48
Line of Credit Sweep Fee	\$50/month
Annual Fee	\$100
Wire Fee (if applicable)	\$25

**Commercial – Letter of Credit:**

Loan Origination	0.000% - 3.000% (e)
Doc Prep	May be charged as a fixed amount
Returned Check Charge	\$25
Late Charge	2.00% of Unpaid Portion of Payment; minimum \$50., maximum \$1,000
Minimum Finance Charge	\$48
Line of Credit Sweep Fee	\$50/month
Wire Fee (if applicable)	\$25

**Agricultural & Commercial – Leases; Equipment and Building**

Returned Check Charge	\$25
Late Charge	2.00% of Unpaid Portion of Payment; minimum \$1.00
Wire Fee (if applicable)	\$25
Pre-Payment Penalty balance of lease	The lesser of 0.000% to 2.000% of FFBT Payoff or remaining



# FIRST FARMERS BANK & TRUST

## **PERSONAL CHECKING**



ACCOUNT FEATURES	ESSENTIAL CHECKING	HARVEST REWARDS CHECKING	INTEREST CHECKING
Minimum Opening Deposit	\$50	\$50	\$50
Minimum Daily Balance Requirement	N/A	N/A	\$2,500
Monthly Maintenance Fee <sup>(3)</sup>	None	None	No fee is Minimum Daily Balance Requirement is met. \$10 if not met.
Earns Interest? <sup>(2)</sup>	No	Yes	Yes
Tiers <sup>(4)</sup>	None	Up through \$14,999.99 \$15,000 - \$24,999.99 \$25,000 and over Unqualified ***All required activities must be met for qualified status.	Up through \$4,999.99 \$5,000 - \$24,999.99 \$25,000 and over
Transactions Per Month <sup>(1)</sup>	Unlimited	Minimum of 15 POS transactions per month (required)	Unlimited if Minimum Daily Balance Requirement is met; Limited to 15 if not met. \$0.20 per check in excess of 15
eStatements	Available*	Required**	Available
Paper Statements	*\$3 monthly paper statement fee if not enrolled in eStatements	**\$3 monthly paper statement fee if not enrolled in eStatements	Free

ACCOUNT FEATURES	HEALTH SAVINGS ACCOUNT	FOUNDATION CHECKING
Minimum Opening Deposit	\$50	\$25
Minimum Daily Balance Requirement	N/A	N/A
Monthly Maintenance Fee <sup>(3)</sup>	\$3.00 Monthly Administrative Fee (Waived with eStatements)	\$3.00 Monthly Maintenance Fee
Earns Interest? <sup>(2)</sup>	Yes	No
Tiers <sup>(4)</sup>	Up through \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$14,999.99 \$15,000 and over	None
Transactions Per Month <sup>(1)</sup>	Unlimited	N/A
eStatements	Available	Available
Paper Statements	\$3 monthly paper statement fee if not enrolled in eStatements	\$2 monthly paper statement fee if not enrolled in eStatements

<b>ACCOUNT FEATURES</b>	<b>REGULAR SAVINGS</b>	<b>PREMIER SAVINGS</b>	<b>PERSONAL INVESTOR MONEY MARKET</b>	<b>PRIME MONEY MARKET</b>
Minimum Opening Deposit	\$50	\$50	\$50	\$50
Minimum Daily Balance Requirement	\$300	\$10,000	\$10,000	\$25,000
Monthly Maintenance Fee <sup>(3)</sup>	No fee if Minimum Daily Balance Requirement is met. \$5 if not met.	No fee if Minimum Daily Balance Requirement is met. \$10 if this is not met.	No fee is Minimum Daily Balance Requirement is met. \$10 if not met.	No fee is Minimum Daily Balance Requirement is met. \$25 if not met.
Earns Interest? <sup>(2)</sup>	Yes	Yes	Yes	Yes
Tiers <sup>(4)</sup>	Up through \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 and over	Up through \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$74,999.99 \$75,000.00 - \$89,999.99 \$90,000.00 - \$499,999.99 \$500,000.00 and over	Up through \$9,999.99 \$10,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$149,999.99 \$150,000.00 - \$199,999.99 \$200,000.00 and over	Up through \$99,999.99 \$100,000.00 - \$224,999.99 \$225,000.00 - \$299,999.99 \$300,000.00 and over
Transactions Per Month <sup>(1)</sup>	Unlimited Deposits Transaction Limitations*	Unlimited Deposits Transaction Limitations*	Unlimited Deposits Transaction Limitations	Unlimited Deposits Transaction Limitations
eStatements	Available	Available	Available	Available
Paper Statements	\$3 Monthly Paper Statement Fee	\$3 Monthly Paper Statement Fee	\$3 Monthly Paper Statement Fee	\$3 Monthly Paper Statement Fee
<b>ACCOUNT FEATURES</b>	<b>MINOR SAVINGS</b>	<b>SENIOR SAVINGS</b>	<b>HOLIDAY SAVINGS</b>	<b>FREE TO GROW CD</b>
Minimum Opening Deposit	\$50	\$50	\$25	\$50
Minimum Daily Balance Requirement	N/A	N/A	N/A	N/A
Monthly Maintenance Fee <sup>(3)</sup>	None	None	None	None
Earns Interest? <sup>(2)</sup>	Yes	Yes	Yes	Yes
Tiers <sup>(4)</sup>	Up through \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 and over	Up through \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 and over	N/A	N/A
Transactions Per Month <sup>(1)</sup>	Unlimited Deposits Transaction Limitations*	Unlimited Deposits Transaction Limitations*	Unlimited Deposits No Withdrawal Privileges	Unlimited Deposits
eStatements	N/A	Available	Available	N/A
Paper Statements	Free	Free	Free	Free

**Definitions (The following apply to all accounts unless otherwise stated, or in the specific account description.)**

**Available Balance:** The balance in your account at the close of the Business Day, consisting of cash, wire transfers and electronic deposits, plus those non-cash items on deposit for which you have received credit from another bank, and interest credited to the account, minus all withdrawals and other debits to the account, minus holds and items for which you have not received credit.

**Business Day:** Our Business Days are Monday through Friday. Transactions on Saturday, Sunday, and Federal holidays are posted the next Business Day.

**Daily Balance:** The Available Balance.

**Direct Deposit:** Automatic electronic deposit of recurring monthly payments such as payroll, government benefits, and other preauthorized credits to your account.

**Ledger Balance:** The balance in your account that consists of all deposits, plus interest credited to the account, minus all withdrawals and other debits to the account at the close of the Business Day.

**"Month" or "Monthly":** Refers to monthly statement cycle.

**Point-of-Sale (POS) Transaction:** POS signature-based purchase (single or recurring) and POS PIN-based purchase.

<sup>(1)</sup>**Transaction Limitations:** On FFBT Regular Savings, Premier Savings, Premier Savings Plus, Personal Investor Money Market, and Commercial Money Market accounts, deposits of any amount are allowed at any time. Per federal regulations, a limit of six (6) transfers or withdrawals from your account are allowed per calendar month, if made by preauthorized or automatic transfers or debits, ATM POS, debit card, internet transfer to another account, bill pay, telephone, fax or computer transfer to another account; a \$10.00 activity fee will be charged for each limited transfer or withdrawal from your account each statement cycle in excess of six (6). Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

**General Checking and Savings Account Features**

**ATM Fee refunds:** We will only issue ATM Fee refunds to customers in Harvest Rewards Checking, who meet the qualification criteria.

**Balance computation method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the Available Balance in the account each day. A 365-day accrual basis will be used.

**Closing an account:** If you close an account before interest is credited, you will not receive the accrued interest.

**Compounding and crediting:** For all Interest Checking and Money Market accounts, interest is compounded and credited weekly. For all Health Savings accounts, interest is compounded weekly and credited monthly. For all Harvest Rewards checking and savings accounts, interest is compounded and credited monthly. For all Holiday Savings accounts, interest is not compounded and credited at maturity.

<sup>(2)</sup>**Interest accrual:** For non-cash deposits (for example, checks) to Checking, Money Market, and Savings accounts, interest begins to accrue no later than the Business Day we receive credit. For cash and electronic deposits, interest begins to accrue the Business Day of deposit.

<sup>(3)</sup>**Minimum Balance:** This fee will be imposed if the balance falls below the minimum daily balance any day of the month.

<sup>(4)</sup>**Rate information:** Your interest rate and annual percentage yield may change. At our discretion, we may change the rate of interest on your account weekly; with the exception of Holiday Savings Club and Harvest Rewards Checking. On Holiday Savings Club, we may change the rate of interest on your account at maturity. On Harvest Rewards Checking, we may change the rate of interest on your account monthly. When an account qualifies for a higher interest rate based on the Available Balance, that higher rate will be applied to the entire Available Balance in the account; with the exception of Holiday Savings Club and Harvest Rewards Checking, which have split balance interest tiers. There is no limitation on the amount the interest rate may change. Interest rates and annual percentage yields are available by telephone at 1-800-371-3316 or at any FFBT location. Fees could reduce the earnings on an account.

**Statement:** We will provide Checking, Money Market, and Savings account statements monthly.

**Transaction:** A transaction is defined as any check paid, deposit, check deposited and ACH debit.

**Specific Account Features**

Minor Regular Savings accounts are available for any person under the age of 19, who is the primary account holder and Tax Reporting Name. This is a Regular Savings account with no Minimum Balance requirement until the minor reaches 19 years of age. Once the primary account owner reaches 19 years of age, the account will be classified as a Regular Savings account and must meet the minimum balance requirements to not receive monthly maintenance fees.

Senior Regular Savings accounts are available for any person over the age of 55, who is the primary account holder and Tax Reporting Name. This is a Regular Savings account with no Minimum Balance requirement. If a Regular Savings account is opened prior to the primary owner meeting the age requirement, once the primary account owner reaches 55 years of age, the account will be classified as a Senior Regular Savings account.

Holiday Savings Club requires funds at maturity to be deposited into an FFBT Checking or Savings account. Funds are deposited the 8th of October.

# FIRST FARMERS BANK & TRUST | MISCELLANEOUS FEES

Acct. Balancing Asst / Account Research	\$15.00 minimum (\$25.00 per hour)
Photocopies of Cancelled Check Images	\$2.00 per image
Paper Statement Reproduction	\$5.00 per statement
Check Images added to Paper Statement	\$2.00 per month
Account Closing	\$25.00 if closed within 6 months
ATM Fees	
Foreign ATM Transactions/Inquiries	\$2.00 each
International ATM Transactions	\$2.00 each plus exchange rates
Replacement Debit Card	\$10.00
Non-Customer ATM Surcharge	\$3.50
Cashier's Check	\$7.00
Coin Sorting	Customer Only, No Charge
Collection Fee	\$15.00
Discovery	\$0.30 per page copied; search fees not to exceed \$62.50 per hour and mailing fees
Dormant Account	
Checking (after 1 year of customer initiated activity)	\$5.00 per month
Money Market (after 1 year of customer initiated activity)	\$5.00 per month
Savings (after 3 years of customer initiated activity)	\$5.00 per month
Fax Services	
Received	\$1.00 per page
Sent 1st Page	\$3.00
Sent Additional Pages	\$1.00 each
Garnishment Processing	\$20.00
Night Deposit	
New Keys	\$15.00 per key
Locking Bag	\$25.00 per bag
Non-Customer Check Cashing (On Us Checks Only)	\$5.00
Notary Fees for non-customers	
Indiana	\$5.00
Illinois	\$1.00
Overdraft Services	
Overdraft	\$35.00 each (Retail: Max 4 per day)
Consecutive Day Overdraft	\$5.00 per day after 5 business days (Max of \$50.00)
Overdraft Protection Sweep from DDA or Savings	\$5.00 transfer fee per day when service is used
Photocopies	\$0.25 per page
Returned Mail Fee	\$10.00
Safe Deposit Box	
Drilling	\$100.00
New Keys	\$15.00 per key
Signature Guarantee	\$5.00
Stop Payments	\$35.00 each
Sweep Maintenance Fee	\$50.00 per month
Treasury Management	
ACH Alert & Postive Pay Payee	
1-3 Accounts	\$75.00 per month
4 or More Accounts	\$25.00 per month per account
ACH Notice of Change	\$4.00 per item
ACH Origination	\$25.00 per month and \$0.15 per item
ACH Return	\$10.00 per item
Same Day ACH Item	\$0.25 per item
Remote Capture	\$40.00 per month and \$250.00 one-time installation and support charge
Wires	
Customer Domestic Outgoing Wire	\$25.00
Customer Domestic Incoming Wire	\$15.00
International Outgoing Wire	\$50.00
International Incoming Wire	\$15.00





Member FDIC

# FIRST FARMERS BANK & TRUST

## **BUSINESS CHECKING**



ACCOUNT FEATURES	BASIC BUSINESS CHECKING	BUSINESS INTEREST CHECKING	PREMIER BUSINESS CHECKING	NOT-FOR-PROFIT REGULAR CHECKING
Minimum Opening Deposit	\$50	\$50	\$50	\$50
Minimum Daily Balance Requirement	N/A	\$2,500	N/A	\$100
Monthly Maintenance Fee <sup>(3)</sup>	N/A	No fee if Minimum Daily Balance Requirement is met. \$10 if not met.	\$20.00	No fee if Minimum Daily Balance Requirement is met. \$1 if not met.
Earns Interest? <sup>(2)</sup>	No	Yes	No	No
Tiers <sup>(4)</sup>	N/A	Up through \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 and over	N/A	N/A
Transactions Per Month <sup>(1)</sup>	150 transactions per statement cycle included; \$0.40 per transaction in excess of 150	150 transactions per statement cycle included; \$0.40 per transaction in excess of 150	Individual transaction fees per transaction type	Unlimited
eStatements	Available	Available	Available	Available
Paper Statements	\$3 Monthly Paper Statement Fee	\$3 Monthly Paper Statement Fee	\$3 Monthly Paper Statement Fee	\$3 Monthly Paper Statement Fee

ACCOUNT FEATURES	PUBLIC FUNDS REGULAR CHECKING	PUBLIC FUNDS INTEREST CHECKING	ELITE BUSINESS CHECKING
Minimum Opening Deposit	\$50	\$50	\$50
Minimum Daily Balance Requirement	\$1,000	\$2,500	\$25,000
Monthly Maintenance Fee <sup>(3)</sup>	No fee if Minimum Daily Balance Requirement is met. \$6 if not met.	No fee if Minimum Daily Balance Requirement is met. \$10 if not met.	No fee if Minimum Daily Balance Requirement is met. \$25 if not met.
Earns Interest? <sup>(2)</sup>	No	Yes	Yes
Tiers <sup>(4)</sup>	N/A	Up through \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 - \$59,999.99 \$60,000.00 and over	Up through \$24,999.99 \$25,000.00 - \$44,999.99 \$45,000.00 - \$99,999.99 \$100,000.00 - \$199,999.99 \$200,000.00 - \$999,999.99 \$1,000,000.00 - \$1,999,999.99 \$2,000,000.00 and over
Transactions Per Month <sup>(1)</sup>	Unlimited if Minimum Daily Balance requirement is met; limited to 15 if not met. \$0.20 per check in excess of 15	150 transactions per statement cycle included. \$0.40 per transaction in excess of 150	500 transactions per statement cycle included. \$0.50 per transaction in excess of 500
eStatements	Available	Available	Free
Paper Statements	\$3 Monthly Paper Statement Fee	\$3 Monthly Paper Statement Fee	\$3 Monthly Paper Statement Fee

ACCOUNT FEATURES	COMMERCIAL MONEY MARKET	REGULAR SAVINGS
Minimum Opening Deposit	\$50	\$50
Minimum Daily Balance Requirement	\$10,000	\$300
Monthly Maintenance Fee <sup>(3)</sup>	No fee if Minimum Daily Balance Requirement is met. \$10.00 if not met.	No fee if Minimum Daily Balance Requirement is met. \$5.00 if not met.
Earns Interest? <sup>(2)</sup>	Yes	Yes
Tiers <sup>(4)</sup>	Up through \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$89,999.99 \$90,000.00 and over	Up through \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$25,000.00 and over
Transactions Per Month <sup>(1)</sup>	Unlimited Deposits	Unlimited Deposits Transaction Limitations*
eStatements	Available	Available
Paper Statements	\$3 Paper Statement Fee	\$3 Paper Statement Fee
ACCOUNT FEATURES	PREMIER SAVINGS	NOT-FOR-PROFIT SAVINGS
Minimum Opening Deposit	\$50	\$50
Minimum Daily Balance Requirement	\$10,000	\$100
Monthly Maintenance Fee <sup>(3)</sup>	No fee if Minimum Daily Balance Requirement is met. \$10.00 if not met.	No fee if Minimum Daily Balance Requirement is met. \$1.00 if not met.
Earns Interest? <sup>(2)</sup>	Yes	Yes
Tiers <sup>(4)</sup>	Up through \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$89,999.99 \$90,000.00 and over	Up through \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 and over
Transactions Per Month <sup>(1)</sup>	Unlimited Deposits Transaction Limitations*	Unlimited Deposits Transaction Limitations*
eStatements	Available	Available
Paper Statements	\$3 Paper Statement Fee	\$3 Paper Statement Fee

\*Due to an Amendment to Federal Regulations, there is temporarily no limit on the number of transfers and withdrawals allowed.



**Definitions (The following apply to all accounts unless otherwise stated, or in the specific account description.)**

**Available Balance:** The balance in your account at the close of the Business Day, consisting of cash, wire transfers and electronic deposits, plus those non-cash items on deposit for which you have received credit from another bank, and interest credited to the account, minus all withdrawals and other debits to the account, minus holds and items for which you have not received credit.

**Business Day:** Our Business Days are Monday through Friday. Transactions on Saturday, Sunday, and Federal holidays are posted the next Business Day.

**Daily Balance:** The Available Balance.

**Direct Deposit:** Automatic electronic deposit of recurring monthly payments such as payroll, government benefits, and other preauthorized credits to your account.

**Ledger Balance:** The balance in your account that consists of all deposits, plus interest credited to the account, minus all withdrawals and other debits to the account at the close of the Business Day.

**"Month" or "Monthly":** Refers to monthly statement cycle.

**Point-of-Sale (POS) Transaction:** POS signature-based purchase (single or recurring) and POS PIN-based purchase.

<sup>(1)</sup>**Transaction Limitations:** On FFBT Regular Savings, Premier Savings, Premier Savings Plus, Personal Investor Money Market, and Commercial Money Market accounts, deposits of any amount are allowed at any time. Per federal regulations, a limit of six (6) transfers or withdrawals from your account are allowed per calendar month, if made by preauthorized or automatic transfers or debits, ATM POS, debit card, internet transfer to another account, bill pay, telephone, fax or computer transfer to another account; a \$10.00 activity fee will be charged for each limited transfer or withdrawal from your account each statement cycle in excess of six (6). Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

**General Checking and Savings Account Features**

**ATM Fee refunds:** We will only issue ATM Fee refunds to customers in Harvest Rewards Checking, who meet the qualification criteria.

**Balance computation method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the Available Balance in the account each day. A 365-day accrual basis will be used.

**Closing an account:** If you close an account before interest is credited, you will not receive the accrued interest.

**Compounding and crediting:** For all Interest Checking and Money Market accounts, interest is compounded and credited weekly. For all Health Savings accounts, interest is compounded weekly and credited monthly. For all Harvest Rewards checking and savings accounts, interest is compounded and credited monthly. For all Holiday Savings accounts, interest is not compounded and credited at maturity.

<sup>(2)</sup>**Interest accrual:** For non-cash deposits (for example, checks) to Checking, Money Market, and Savings accounts, interest begins to accrue no later than the Business Day we receive credit. For cash and electronic deposits, interest begins to accrue the Business Day of deposit.

<sup>(3)</sup>**Minimum Balance:** This fee will be imposed if the balance falls below the minimum daily balance any day of the month.

<sup>(4)</sup>**Rate information:** Your interest rate and annual percentage yield may change. At our discretion, we may change the rate of interest on your account weekly; with the exception of Holiday Savings Club and Harvest Rewards Checking. On Holiday Savings Club, we may change the rate of interest on your account at maturity. On Harvest Rewards Checking, we may change the rate of interest on your account monthly. When an account qualifies for a higher interest rate based on the Available Balance, that higher rate will be applied to the entire Available Balance in the account; with the exception of Holiday Savings Club and Harvest Rewards Checking, which have split balance interest tiers. There is no limitation on the amount the interest rate may change. Interest rates and annual percentage yields are available by telephone at 1-800-371-3316 or at any FFBT location. Fees could reduce the earnings on an account.

**Statement:** We will provide Checking, Money Market, and Savings account statements monthly.

**Transaction:** A transaction is defined as any check paid, deposit, check deposited and ACH debit.

**Specific Account Features**

Minor Regular Savings accounts are available for any person under the age of 19, who is the primary account holder and Tax Reporting Name. This is a Regular Savings account with no Minimum Balance requirement until the minor reaches 19 years of age. Once the primary account owner reaches 19 years of age, the account will be classified as a Regular Savings account and must meet the minimum balance requirements to not receive monthly maintenance fees.

Senior Regular Savings accounts are available for any person over the age of 55, who is the primary account holder and Tax Reporting Name. This is a Regular Savings account with no Minimum Balance requirement. If a Regular Savings account is opened prior to the primary owner meeting the age requirement, once the primary account owner reaches 55 years of age, the account will be classified as a Senior Regular Savings account.

Holiday Savings Club requires funds at maturity to be deposited into an FFBT Checking or Savings account. Funds are deposited the 8th of October.

# FIRST FARMERS BANK & TRUST | MISCELLANEOUS FEES

Acct. Balancing Asst / Account Research	\$15.00 minimum (\$25.00 per hour)
Photocopies of Cancelled Check Images	\$2.00 per image
Paper Statement Reproduction	\$5.00 per statement
Check Images added to Paper Statement	\$2.00 per month
Account Closing	\$25.00 if closed within 6 months
<b>ATM Fees</b>	
Foreign ATM Transactions/Inquiries	\$2.00 each
International ATM Transactions	\$2.00 each plus exchange rates
Replacement Debit Card	\$10.00
Non-Customer ATM Surcharge	\$3.50
Cashier's Check	\$7.00
Coin Sorting	Customer Only, No Charge
Collection Fee	\$15.00
Discovery	\$0.30 per page copied; search fees not to exceed \$62.50 per hour and mailing fees
<b>Dormant Account</b>	
Checking (after 1 year of customer initiated activity)	\$5.00 per month
Money Market (after 1 year of customer initiated activity)	\$5.00 per month
Savings (after 3 years of customer initiated activity)	\$5.00 per month
<b>Fax Services</b>	
Received	\$1.00 per page
Sent 1st Page	\$3.00
Sent Additional Pages	\$1.00 each
Garnishment Processing	\$20.00
<b>Night Deposit</b>	
New Keys	\$15.00 per key
Locking Bag	\$25.00 per bag
Non-Customer Check Cashing (On Us Checks Only)	\$5.00
<b>Notary Fees for non-customers</b>	
Indiana	\$5.00
Illinois	\$1.00
<b>Overdraft Services</b>	
Overdraft	\$35.00 each (Retail: Max 4 per day)
Consecutive Day Overdraft	\$5.00 per day after 5 business days (Max of \$50.00)
Overdraft Protection Sweep from DDA or Savings	\$5.00 transfer fee per day when service is used
Photocopies	\$0.25 per page
Returned Mail Fee	\$10.00
<b>Safe Deposit Box</b>	
Drilling	\$100.00
New Keys	\$15.00 per key
Signature Guarantee	\$5.00
Stop Payments	\$35.00 each
Sweep Maintenance Fee	\$50.00 per month
<b>Treasury Management</b>	
ACH Alert & Postive Pay Payee	
1-3 Accounts	\$75.00 per month
4 or More Accounts	\$25.00 per month per account
ACH Notice of Change	\$4.00 per item
ACH Origination	\$25.00 per month and \$0.15 per item
ACH Return	\$10.00 per item
Same Day ACH Item	\$0.25 per item
Remote Capture	\$40.00 per month and \$250.00 one-time installation and support charge
<b>Wires</b>	
Customer Domestic Outgoing Wire	\$25.00
Customer Domestic Incoming Wire	\$15.00
International Outgoing Wire	\$50.00
International Incoming Wire	\$15.00