



FIRST FARMERS BANK & TRUST

Products, Services and Additional Services

As of April 1, 2024

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

Consumer & Residential Mortgage Loan Products and Fees

Consumer:

Loan Origination	\$150
Returned Check Charge	\$32
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	\$500
Doc Prep	\$225
Wire fee (if appl.)	\$25
Returned Check	\$25
Phone payment	\$3
Late Charge	5% of unpaid P&I

Variable Rate First Mortgage

Origination Fee	\$600
Doc Prep	\$225
Wire fee (if appl.)	\$25
Returned Check	\$25
Phone payment	\$3
Lat Charge	5% of the unpaid P&I

Secondary Market Mortgage

Origination Fee	\$500
Doc Prep	\$225
Wire fee	\$25
Late charge	5% of the unpaid P & I

Closed end Second Mortgage

Origination	\$150
Doc Prep	\$175
Late charge	\$25.00

Lot Loan

Origination Fee	\$300
Doc Prep	\$225
Late charge	\$25.00

Construction Loan

Origination Fee	\$1000
Wire Fee (if appl.)	\$25
Late charge	5% of the unpaid P & I

DDL

Annual Fee	\$25
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Miscellaneous Fees

Acct. Balancing Asst / Account Research	\$ 15.00 minimum (\$25.00 per hour)
Photocopies of Canceled 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	\$ 1.50 each plus exchange rate
Replacement ATM Card	\$ 7.50
Non-Customer ATM Surcharge	\$ 3.50
Bill Pay	
Retail (First 2 months are free)	\$ 5.95 per month
Commercial (First 2 months are free)	\$ 3.00 per month, \$0.45 per transaction
Cashier's Check	\$ 7.00
Coin Counting	Greater of \$5.00 or 1/2% of amount counted for non-customers.
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 1 st 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	
Indiana	\$ 2.00
Illinois	\$ 1.00
Online Banking	
Retail	Free
Commercial	\$ 4.00 per month (fee waived if enrolled in eStatements)
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 daily transfer fee.
Photocopies	\$ 0.25 per page
Returned Deposit Item	\$ 12.00 each
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
Telephone Transfers	\$ 3.00 per transfer
Wires	
Customer Domestic Outgoing Wire	\$ 25.00
Customer Domestic Incoming Wire	\$ 15.00
International Outgoing Wire	\$ 50.00
International Incoming Wire	\$ 15.00