**FIRST COMMUNITY BANK OF EAST TN**

ROGERSVILLE CHURCH HILL KINGSPORT SURGOINSVILLE

**SCHEDULE OF FEES**

Returned Item Fees\* - per item $ 30.00

Overdraft Fees\*\* - per item $ 30.00

Daily Overdraft Accrual Fees (business accounts) $ 5.00

Chargeback Item Fee (returned deposited items) $ 8.00

Cash Item Handling Fee (monthly) $ 25.00

Collection Items (per item) $ 5.00

Incoming / Outgoing

Insufficient Funds Sweep Fee $ 5.00

Stop Payment (per item) $ 30.00

Garnishments / Levy / Subpoena Processing (each) $100.00

Bookkeeping Charges / Research

Research (per hour) $ 25.00 Research - minimum charge $ 25.00 Research copies (each) $ 1.00

Savings Withdrawals (each –

after 3 per month) $ 5.00

Excess Money Market Transactions (per each item after 6 checks

or 6 total withdrawals) $ 1.00

Cashier’s Checks – Customer Only $ 1.00

Cashier’s Checks (non-customer-check exchange) $ 3.00

Charged Off Account Fee $ 20.00

Wire Transfer – Customer Only

Incoming $ 10.00

Outgoing $ 20.00

Foreign – Incoming $ 10.00

Foreign – Outgoing $ 55.00

Personalized Checks Fee depends upon check style ordered and shipping method

Internet Banking

Business FREE

Personal FREE

Bill Pay Service FREE

Safe Deposit Boxes (annual fee)

2” X 5” $ 20.00

2.5” X 5” $ 25.00

3” X 5” $ 30.00

3” X 10” $ 35.00

5” X 10” $ 50.00

10” X 10” $100.00

\*This fee applies to checks and other withdrawals on which the Bank declines payment due to insufficient funds or

Non-sufficient (NSF) in your account.

\*\*This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

ATM FEES

Proprietary ATMs:

Cash Withdrawals & Account Transfers NONE

Balance Inquiries NONE

Deposits NONE

Statement Printout NONE

Surcharge NONE

Other bank’s ATMs (MOST, CIRRUS, STAR or PLUS network fees):

Cash Withdrawals $ 1.00

Account Transfers $ 1.00

Balance Inquiries $ 1.00

Denied Transactions $ 1.00

Surcharge Fee determined by institution

FIRST COMMUNITY BANK LOCATIONS:

ROGERSVILLE: (ALL LOCATIONS) PHONE: (423) 272-5800

P.O. Box 820 37857

809 West Main Street FAX: (423) 272-1962

1104 East Main Street FAX: (423) 272-6607

4331 North Hwy 66 Wal-Mart FAX: (423) 921-9848

BOOKKEEPING: 809 West Main Street PHONE: (423) 272-6911

CHURCH HILL: PHONE: (423) 357-5800

P.O. Box 40 37642

441 Richmond Street FAX: (423) 357-5302

KINGSPORT: PHONE: (423) 392-5800

P.O. Box 1384 37662 FAX: (423) 246-8842

3865 Fort Henry Drive 37664 PHONE: (423) 230-5800

FAX: (423) 230-0804

TELEPHONE BANKING: (423) 272-0033

(888) 771-0033

INTERNET BANKING: www.fcbanktn.com

**LOBBY BANKING HOURS:**

WEST MAIN, EAST MAIN, CHURCH HILL & SURGOINSVILLE OFFICES

Monday through Thursday 8:30 a.m. - 4:30 p.m.

Friday 8:30 a.m. - 5:00 p.m.

WAL-MART SUPERCENTER

Monday through Friday 10:00 a.m. - 6:00 p.m.

Saturday 10:00 a.m. - 2:00 p.m.

DOWNTOWN KINGSPORT OFFICE

Monday through Thursday 8:30 a.m. - 4:30 p.m.

Friday 8:30 a.m. - 5:00 p.m.

COLONIAL HEIGHTS

Monday through Thursday 9:00 a.m. - 4:30 p.m.

Friday 9:00 a.m. - 5:00 p.m.

**DRIVE THRU WINDOW BANKING HOURS:**

WEST MAIN OFFICE IN ROGERSVILLE

Monday through Thursday 7:30 a.m. - 4:30 p.m.

Friday 7:30 a.m. - 6:00 p.m.

EAST MAIN & CHURCH HILL

Monday through Thursday 8:00 a.m. - 4:30 p.m.

Friday 8:00 a.m. - 6:00 p.m.

DOWNTOWN KINGSPORT, COLONIAL HEIGHTS & SURGOINSVILLE

Monday through Thursday 8:30 a.m. - 4:30 p.m.

Friday 8:30 a.m. - 5:00 p.m.