**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.