

FIRST COMMUNITY BANK OF EAST TN

ROGERSVILLE CHURCH HILL KINGSPORT

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)	
Incoming / Outgoing	\$ 5.00
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 if average balance is below \$25.00)	\$ 5.00
Excess Money Market Transactions (per each item after 6 checks or 6 total withdrawals)	\$ 3.00
Cashier's Checks – Customer Only	\$ 1.00
Cashier's Checks (non-customer-check exchange)	\$ 3.00
Traveler's Checks (per \$100) - Customer Only	\$ 1.00
"For Two" (per \$100)	\$ 2.00
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
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	
Hwy 11W	FAX: (423) 357-5302
 KINGSFORT:	 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 OFFICES	
Monday through Thursday	8:30 a.m. - 4:30 p.m.
Friday	8:30 a.m. - 6:00 p.m.
WAL-MART SUPERCENTER	
Monday through Friday	10:00 a.m. - 7:00 p.m.
Saturday	10:00 a.m. - 3:00 p.m.
DOWNTOWN KINGSFORT 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	7:15 a.m. - 4:30 p.m.
Friday	7:15 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 KINGSFORT	
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	8:30 a.m. - 4:30 p.m.
Friday	8:30 a.m. - 5:00 p.m.

