

**TRUTH-IN-SAVINGS DISCLOSURE**  
**First National Bank at Darlington, 245 Main Street, Darlington, WI 53530**

**SCHEDULE OF FEES AND CHARGES**

\$4.00 ACH File Processing (per file)  
 \$20.00 ACH Manager (per month)  
 \$1.00 ATM Card - monthly Fee  
 \$10.00 ATM Card - replacement Card  
 \$1.00 ATM Withdrawals Exceeding 10 Per Month  
 \$20.00 Account Balancing (per Hour)  
 \$25.00 Account Research (per Hour)  
 \$5.00 Business Online (per month)  
 \$5.00 Cashier's Check (customer)  
 \$15.00 Cashier's Check (non-customer)  
 \$10.00 Chargeback Fee For NSF Check  
 \$20.00 Check Cashing (non-customer)  
 \$25.00 Closing Account Within 90 days of Opening  
 \$5.00 Coin Counting/Exch (non-customer) or 10% whichever is more  
 \$3.00 Copy of Item  
 \$5.00 Copy of Statement  
 \$1.00 Debit Card - monthly Fee  
 \$10.00 Debit Card - replacement Card  
 \$25.00 Domestic Wire Transfers - Incoming  
 \$25.00 Domestic Wire Transfers - Outgoing  
 \$1.00 Fax Per Page  
 \$25.00 Foreign currency ordering fee  
 \$50.00 Garnishment  
 \$10.00 IOLTA Handling Charge/Per Quarter  
 \$35.00 International Wire Transfers - Incoming  
 \$3.00 Money Order - (customer)  
 \$10.00 Money Order - (non Customer)  
 \$30.00 NSF-Returned Item (per item - \$120.00 Per Day Limit)\*  
 \$21.00 Overdraft Fee-Paid Item (per item - no limit)  
 \$.25 Photocopies  
 \$50.00 Securities Exchange  
 \$25.00 Soft Tokens

\$30.00 Stop Payment  
 \$50.00 Tax Levy  
 \$3.00 Telephone Transfers

**ADDITIONAL FEES AND TERMS FOR THIS ACCOUNT**

Free Online Banking and Bill Pay  
 Free Mobile Banking  
 Free e-Statements  
 Free Direct Deposit  
 Free Notary Service  
 Free Mobile Deposit

\*These fees may include a fee for each time a check, transfer request or withdrawal request is returned unpaid because sufficient funds are not then available in your account for any reason. If the same check, transfer request or withdrawal request is presented to us more than one time, a fee may be charged to you each time the same check, transfer request or withdrawal request is returned unpaid.