

Fee Schedule



| SERVICE DESCRIPTION | PER UNIT FEE |
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ATM/Debit Card

ATM/Debit Card Transaction Fees

If you are a First Mutual Bank, FSB Mastercard® Cardholder: Cirrus ATM or Mastercard® Fee is \$1.50 per transaction; including inquiries. A \$1.00 fee will be charged for transactions, including inquiries, on all other networks. There are no fees to use a First Mutual Bank ATM. There is no fee to use a MoneyPass® ATM. Foreign Transaction Fees: A fee of up to 1% will be imposed on all foreign transactions involving Mastercard®-branded cards, including credit and debit cards. This includes purchases, cash withdrawals, cash advances and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico or the U.S. Virgin Islands.

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| ATM Surcharge (<i>non-customer</i>) | \$3.00 |
| Debit Card Replacement | \$5.00 |

Checking Account

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| Account Reconciliation | \$15/ 1/2 hour |
| Check Cashing (<i>non-customer</i>) | \$5.00 |
| Check Copy | \$3.00 |
| Check Reject Fee (<i>per item, alien media</i>) | \$1.00 |
| Counter Checks | \$0.50 |
| Non-sufficient funds (NSF) or Overdraft (OD) per item* | \$30.00 |
| Stop Payment | \$30.00 |
| Sustained Overdraft (<i>per day, after 7 business days</i>) | \$5.00 |
| Verify Two Signatures (<i>per item</i>) | \$2.00 |

Savings Account

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| Christmas Club Early Payout | \$10.00 |
| Dormancy Fee <i>(per month, for statement savings accounts, after 24 mos. inactivity)</i> | \$5.00 |

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| Excessive Transaction Fee (<i>per item</i>) <i>(Assessed when more than 6 pre-authorized, telephone, ACH, check, POS or internet transfers occur from a savings or money market per month.) (Excludes Uplift Savings)</i> | \$3.00/each |
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Wire Transfer

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| Wire Transfer Incoming (<i>domestic or foreign</i>) | \$10.00 |
| Wire Transfer Outgoing Domestic (<i>within USA</i>) | \$20.00 |
| Wire Transfer Outgoing Foreign (<i>outside USA</i>) | \$40.00 |

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Miscellaneous

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| Account History | \$3.00/mo. |
| Canadian Check Fee | \$15.00 |
| Check Collection | \$15.00 (<i>plus any fees incurred by First Mutual Bank, FSB</i>) |
| Child Support (<i>manual payment</i>) | \$5.00 |
| Deposit Verification | \$10.00 |
| Duplicate Statement Fee (<i>1098, 1099, or 5498</i>) | \$5.00 |
| Early Closeout (<i>statements savings or checking/ within 6 mos.</i>) | \$50.00 |
| Escheat Fee (<i>checking or savings after 60 months inactivity</i>) | \$50.00 |
| Fax Services (<i>per page</i>) | \$1.00 |
| Legal Process (<i>e.g. IRS, levy, garnishment</i>) | \$30.00 |
| Notary Fee | \$1.50 |
| Official Check | \$3.00 |
| Official Check Stop Payment | \$30.00 |
| Photocopy (<i>per page</i>) | \$0.25 |
| Redeposit of a Deposit Item | \$5.00 |
| Research | \$15/ 1/2 hour |
| Return Deposit Item | \$10.00 |
| Statement Copy (<i>per statement</i>) | \$5.00 |
| Undeliverable Mail (<i>per statement, after two items returned</i>) | \$5.00 |

Safe Deposit Box

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| Safe Deposit Box Drilling Fee | Based on Vendor Charge |
| Safe Deposit Box Key Replacement Fee | \$10.00 |
| Safe Deposit Box Rental | Based on size |

Rev. 12/2025, Effective Date 02/01/2024

*An item or debit returned for insufficient funds may be represented to the bank for payment multiple times. Depending on how and when the item or debit was represented to the bank, there could be an additional non-sufficient funds charge(s) if the funds for the item or debit being represented is still insufficient.