



First Western Trust Bank Fees – Personal

Collections

Domestic	\$20.00
Foreign	\$20.00 + Cost

Insufficient Funds

NSF Paid Item	\$40.00 per Item
NSF Returned Item	\$40.00 per Item
Daily Overdraft (Charged each business day overdrawn after the third business day)	\$5.00

Wire Transfers

Domestic – Incoming	\$5.00
Domestic – Outgoing	\$25.00
International – Incoming	\$20.00
International – Outgoing	\$40.00

Special Checks

Cashier's Checks	\$12.00
Foreign Drafts	\$25.00 + Cost

Account Research

Per Hour	\$25.00
Levy/Garnishment/Subpoena/Other Legal Services	\$100.00 per Hour (Account Research Fees May Apply)

Money Market Fees

Excessive Money Market Activity	\$15.00 per Instance
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Safe Deposit Fees

Box Rental	Contact Private Banker
Late Charge	\$10.00
Key Deposit	No Charge



Miscellaneous Fees

Courier Fee	Contact Private Banker
Stop Payment	\$30.00
Check Cashing for Non-Customers	\$10.00
Return Deposit Item	\$20.00
Notary	No Charge
Master Card Debit	No Charge
Debit Card Expedition Fee	\$45.00
ATM Transaction Fees from Other Institutions	100% Refunded
Overdraft Protection (WAC*)	Contact Private Banker
Gift Card Fee	\$3.95 per Card
Foreign Check Deposit	\$10.00