



FIRSTwestern TRUST

Consumer Schedule of Fees

Collections

Domestic	\$20.00
Foreign	\$20.00 + Cost

Insufficient Funds

NSF Paid Item	\$25.00 per Item <i>(No more than three (3) NSF Paid Item fees will be charged per account on any business day. We will not charge the NSF Paid Item fee on transactions that are less than the amount of the NSF Paid Item Fee.)</i>
NSF Returned Item	\$0.00 per Item

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 / Hour
Levy/Garnishment/Subpoena/Other Legal Services	\$100.00 / Hour <i>(Account Research Fees May Apply)</i>



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Money Market and Savings Fees

Excessive Money Market and Savings Activity Fee	\$5.00 per Instance (1st six withdrawals free per statement cycle)
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Safe Deposit Fees

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

Miscellaneous

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