

Fee Schedule



| SERVICE DESCRIPTION | PER UNIT FEE |
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Debit Card

Debit Card Transaction Fees

If you are a Martinsville First Savings Bank Debit Card Holder, you may be charged a fee when you use an ATM that is not part of the MoneyPass Network. You may be charged a fee by the financial institution, ATM operator and/or network used to make a transaction. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer. MFSB will refund up to 5 surcharge fees per calendar month. Refund will occur same day as transaction.

Mastercard charges us a Currency Conversion Fee of 0.200% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.900% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.100% of the dollar amount on all cross-border transactions when the country of the merchant or machine is different than your country as cardholder.

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| Manual Card Reissue | \$5.00 |
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Checking Account

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| Account Reconciliation | \$15/ ½ hour |
| Check Cashing (<i>non-customer</i>) | \$5.00 |
| Check Copy | \$3.00 |
| Check Reject Fee (<i>alien media</i>) | \$1.00/item |
| Counter Checks | \$0.50 |
| Non-sufficient funds (NSF) or Overdraft (OD) per item | \$30.00 |
| Stop Payment | \$30.00 |
| Sustained Overdraft (per day, after 7 business days) | \$5.00/day |

Savings Account

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| Dormancy Fee <i>(for Savings & Money Market accounts, after 24 mos. inactivity)</i> | \$5.00/month |
| Excessive Transaction Fee (per item) <i>Assessed when more than 6 pre-authorized, telephone, ACH, check POS or internet transfers occur from a savings or money market per month.</i> | \$10.00 |

Wire Transfer

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

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Miscellaneous

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| Account History | \$3.00/month |
| Canadian Check Fee | \$15.00 |
| Check Collection | \$15.00 (<i>plus any fees incurred by Martinsville First Savings Bank</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>(Statement Savings or Checking within 6 months)</i> | \$50.00 |
| Escheat Fee (<i>Checking or Savings after 60 months inactivity</i>) | \$50.00 |
| Fax Services (<i>per page</i>) | \$1.00/page |
| 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 | \$0.25 /page |
| Real Estate Tax Payment | \$1.00 |
| Redeposit of a Deposit Item | \$5.00 |
| Research | \$15.00 ½ hr |
| Return Deposit Item | \$10.00 |
| Signature Guarantee | \$10.00 |
| Statement Copy | \$5.00 |
| Undeliverable Mail (<i>after two items returned</i>) | \$5.00/statement |

Safe Deposit Box

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| Safe Deposit Box drilling fee | \$150.00 |
| Safe Deposit Box key replacement fee | \$10.00 |
| Safe Deposit Box Rental | Based on size |