

**FEE SCHEDULE  
FIDELITY BANK**

**Fidelity Bank**  
**353 Carondelet Street**  
**New Orleans, Louisiana 70130**  
**(504)569-3594**  
**www.bankwithfidelity.com**

The following fees are applicable to both Personal and Business accounts

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

<b>DEPOSIT ACCOUNT FEES</b>	
SC DORMANT ACCOUNT FEE (SERVICE CHARGE DORMANT ACCOUNT FEE)- Monthly after 12 consecutive months of transactions account inactivity (i.e. deposit, withdrawals, transfers, ATM transactions, etc.)	\$5.00
CHARGE BACK FEE (Deposit Item Returned)- Fee charged if you cash or deposit an item into your account and it is returned unpaid to the Bank for any reason	\$5.00
PAPER STATEMENT FEE- Fee charged to your account if a paper statement is received in lieu of an electronic statement. Does not apply to all accounts, see account disclosures provided to you at account opening	\$5.00
STOP PAYMENT FEE- Fee charged when you request to refuse payment for a check or ACH transaction	\$30.00
SC EXCESS TRAN (SERVICE CHARGE EXCESS TRANSACTION FEE)- Fee charged for each prohibited transfer that exceeds the allowable six transfers per statement cycle	\$10.00
EARLY CLOSURE FEE- Fee charged if your account is funded and you close your account within 180 days of your account opening date	\$25.00

<b>OVERDRAFT AND NSF FEES</b>	
OVERDRAFT PAID (1)(3)(4)- Fee charged to pay an item that overdraws your account	\$35.00
NSF ITEM RETURNED (2)- We do not charge a fee when we return an item unpaid due to insufficient funds in your account. However, the merchant you attempted to pay may charge you its own fee	\$0.00
BILL PAY SERVICES NSF- We do not charge a fee when we return an item unpaid due to insufficient funds in your account. However, the merchant you attempted to pay may charge you its own fee	\$0.00
ODP TRANSFER FEE (OVERDRAFT PROTECTION TRANSFER FEE)- Fee charged for each transfer of available funds in \$50 increments from your linked savings or eligible second account to your eligible checking account if you overdraw	\$3.00

<b>WIRE FEES</b>	
INCOMING WIRE FEE (5)- Fee charged to accept a non-recurring domestic wire	\$15.00
OUTGOING WIRE FEE (5)- Fee charged to send a non-recurring domestic wire	\$35.00
WIRE-INCOMING INTERNATIONAL FEE (5)- Fee charged to accept an international wire transfer	\$10.00
WIRE-OUTGOING INTERNATIONAL FEE (5)- Fee charged to send an international wire transfer	\$50.00

<b>BILL PAY FEES</b>	
BILL PAY STOP PAYMENT- Fee charged when your request to refuse payment of a Bill Pay item	\$30.00

<b>ATM AND DEBIT CARD FEES</b>	
REPLACEMENT CARD FEE- Fee charged for each additional requested debit card	\$5.00
ATM WD FEE- Fee charged for each ATM transaction you perform at a non-Fidelity, non-Community Cash, or non-Money Pass ATM. You may be charged fees by non-Fidelity ATM owner/operator in addition to the Fidelity ATM WD Fees	\$2.00

<b>MISCELLANEOUS FEES</b>	
CASHIER'S CHECK FEE- Fee charged for the purchase of cashier's a check	\$8.00
MONEY ORDER FEE- Fee charged for the purchase of a money order up to \$1,000 per money order	\$5.00
TEMP/COUNTER CHECK FEE (4 Checks)- Fee charged for the purchase of counter/temporary checks	\$1.00
PHOTOCOPY FEE (Per Page)- Fee charged for requested copies of checks	\$3.00

RESEARCH FEE (Per Hour + \$0.50 Per Page)- Fee charged for requested account research on subpoenas	\$20.00
ACTIVITY PRINTOUT FEE (Per Page)- Fee charged for copies of requested account history	\$2.00
TAX LEVY/GARNISHMENT FEE- Fee charged for the processing of any garnishment or tax levy, or other court administrative order on your account, whether or not the funds are actually paid	\$30.00
NON-CUSTOMER CHECK CASHING FEE- Fee charged per check for a non-customer to cash a check at a branch	\$2.00
<b>DEPOSIT ACCOUNT FEES (BUSINESS ACCOUNTS ONLY)</b>	
PER ITEM FEE XX @ \$.40- Fee charged per item when items have surpassed the allotted 150 items per statement cycle for account Business 150	\$0.40
PER ITEM FEE XX @ \$.30- Fee charged per item when items have surpassed the allotted 350 items per statement cycle for account Business 350	\$0.30
POSITIVE PAY-CHECK- Monthly service charge for Positive Pay on checks that are written	\$25.00
POSITIVE PAY-ACH- Monthly service charge for Positive Pay on ACH	\$25.00
POSITIVE PAY-CHECK SET-UP FEE- One time charge for Positive Pay - Check set-up	\$35.00
POSITIVE PAY-ACH SET-UP FEE- One time charge for Positive Pay- ACH set-up	\$35.00
REMOTE DEPOSIT CAPTURE FEE- Monthly service charge for Remote Deposit Capture	\$35.00
REMOTE DEPOSIT CAPTURE SET-UP FEE- One time charge for Remote Deposit Capture set-up	\$75.00
ACH ORIGINATION FEE- Monthly service charge for ACH Origination	\$25.00
ACH ORIGINATION SET-UP FEE- One time charge for ACH set-up	\$35.00
MONEY SERVICING BUSINESS FEE- Monthly service charge for Money Servicing Businesses	\$200.00
ITEM DEPOSITED AT BRANCH- Fee charged per check deposit made at a branch per statement cycle for Analyzed Business Checking account	\$0.13
REMOTE DEPOSIT CAPTURE PER ITEM- Fee charge per check deposited through Remote Deposit Capture (RDC) per statement cycle for Analyzed Business Checking account	\$0.11
DEPOSIT MADE AT BRANCH- Fee charged per deposit slip made at the branch per statement cycle for Analyzed Business Checking account	\$0.25
BRANCH DEPOSIT CURRENCY FED STRAP (CASH)- Fee charged per currency strapped cash deposit at a branch per statement cycle for Analyzed Business Checking account	\$0.13
CHECKS PAID- Fee charged per check paid through account per statement cycle for Analyzed Business Checking account	\$0.15
ACH ORIGINATION DEBIT- Fee charged per ACH item that is processed and debited from the account per statement cycle for Analyzed Business Checking account	\$0.15
ACH RETURN ITEM DEBIT- Fee charged per ACH item that is returned per statement cycle for Analyzed Business Checking account	\$0.14
ACH RETURN ITEM CREDIT- Fee charged per ACH item that is returned per statement cycle for Analyzed Business Checking account	\$0.14
BRANCH DEPOSIT COIN ROLLED- Fee charged per rolled coin deposited at a branch per statement cycle for Analyzed Business Checking account	\$0.09

Note: Please see the Overdraft disclosure for additional information (Disclosures available at [www.bankwithfidelity.com](http://www.bankwithfidelity.com) or contact a banker for more information). Your account may be debited for any fees incurred as described in the fee schedule. Fees are subject to change at any time.

- (1) This fee applies to overdraft created by check, in person withdrawal, ATM withdrawals, debit card transactions or other electronic means.
- (2) This fee applies to unpaid checks and items presented by electronic means.
- (3) A maximum of 5 overdraft fees can be charged per day.
- (4) We will not charge an overdraft fee if the item overdrawing your account is \$5.00 or less, or if your balance at the end of the day goes negative between \$0.00 and \$5.00.
- (5) Other bank accepting or sending wires may charge additional fees for your wire transfers.