

Personal Banking Fees

Effective August 1, 2023

Debit/ATM Fees

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| \$ 10.00 | ATM or Debit Card Replacement |
| \$ 2.50 | Foreign ATM ¹ |
| \$ 25.00 | Express Delivery Fee |
| Varies | International Fees ² |

Wire Transfers

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| \$ 17.00 | Incoming Wire |
| \$ 30.00 | Outgoing Wire ⁶ |
| \$ 20.00 | International Incoming Wire Fee ⁶ |
| \$ 50.00 | International Outgoing Wire Fee ⁶ |

Stop Payment/Returned Items

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| \$ 15.00 | Chargeback |
| \$ 4.00 | Redeposit |
| \$ 37.00 | Stop/Hold Fee |
| \$ 37.00 | Overdraft ³ |
| \$ 8.00 | 1st Continuous Overdraft Charge ⁴ |
| \$ 8.00 | Recurring Overdraft Charge ⁵ |

Other

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| \$ 8.00 | Official Checks ⁷ |
| \$ 5.00 | Money Order ⁷ |
| \$ 10.00 | Overdraft Protection Immediate Transfer Charge ⁸ |
| \$ 6.00 | Telephone Transfer ⁹ |
| \$ 50.00 | Early Closing Fee (within 180 days of opening) ¹⁰ |
| \$ 15.00 | Account Closing by Mail ¹⁰ |
| \$ 5.00 | Dormant Account Fee ¹¹ |
| \$ 35.00 | Escheatment Processing Fee |
| \$100.00 | Tax Levy |
| \$100.00 | Garnishments ¹² |
| \$ 25.00 | Payment of Collection Items |
| \$ 19.95 | Overnight Check Payment (via Online Bill Pay) |
| \$ 25.00 | HSA Transfer Fee |
| \$ 20.00 | Foreign Currency Purchase Fee ¹³ |
| \$ 25.00 | Foreign Currency Sell Fee ¹³ |
| \$ 6.00 | Non-Customer Check Cashing Fee |

Statement Assistance

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| \$ 10.00 | Duplicate Statements |
| \$ 30.00 | Reconciling Statement (per hour, one hour minimum) |
| \$ 30.00 | Research Fee (per hour, one hour minimum) |
| Varies | Paper Statement Fee |

¹Inquiry, Transfer, or Withdrawal transactions; ²Charges determined by MasterCard[®], Maestro[®] and Cirrus[®]; ³Fees may be created by a debit card transaction, check, in-person, ATM withdrawal, or electronic transaction; ⁴Charge will be assessed on the 5th business day the account is overdrawn. ⁵Additional charge assessed beginning on 6th business day and continuing until a positive balance is achieved or the account is closed. ⁶Additional fees may be charged by the domestic or international correspondent bank; ⁷Free for certain account types; ⁸First Merchants Elite, First Merchants Advantage, First Merchants Carefree, First Merchants First Direct, and First Merchants Simple Access receive free transfers from any linked deposit account. ⁹Fee applies whether placed via Call Center or banking center staff; ¹⁰Not applicable to the First Merchants Simple Access checking account ¹¹A dormant account fee will be charged each month if, for 1 year previous for checking or 3 years previous for savings, there is no customer initiated activity or other indication in writing from you of an interest in the account, not applicable to the First Merchants Simple Access checking account; ¹²Or maximum allowed under state law, whichever is less. ¹³When available, and is subject to currency exchange rates.