



Thank you for choosing One Florida Bank as your financial Institution. Please carefully review our new fee schedule, effective September 1, 2025. If you have any questions, please contact your relationship banker or local One Florida Bank branch.

ONE FLORIDA BANK FEE SCHEDULE MISCELLANEOUS FEES AND CHARGES

A Nonsufficient Funds (NSF) Fee / Overdraft Fee of \$20 for Personal Accounts and \$35 for Business Accounts may be charged per item presentment when presented against an insufficient balance when covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means. An NSF / Returned Item Fee \$20 for Personal Accounts and \$35 for Business Accounts may be charged per item presentment when presented against an insufficient balance.

	Fee
Cashier's Check Fee *	
Customer *	\$10.00
Non-Customer *	\$20.00
Counter Check Fee per Page	\$1.00
Non-Customer Check Cashing Fee *	\$10.00
Debit Cards Fees *	
Instant Issue Debit Card *	\$15.00
Debit Card Reorder	\$20.00
Debit Card Rush	\$50.00
Deposit Bag (locking)	\$35.00
Deposit Correction	\$5.00
Dormant Account Fee *	\$10.00 per statement cycle
Early Account Closing Fee (if closed within 90 days of opening) *	\$25.00
International Currency Exchange Buy & Sell Fee	\$25.00
Levies/Garnishment *	\$150.00 per occurrence
Return Mail *	\$5.00 per occurrence
Re-Deposit of Returned Item Fee	\$5.00
Stop Payment Fee	\$35.00
Account Research Fee (per half hour)	\$25.00
Image Document Fee (per copy) *	\$2.00
Statement – Multi Statement Fee (per statement) *	\$5.00
Deposit Verification Fee	\$7.50
Automatic Sweep *	\$10.00
Chargeback Item	\$10.00
Collection Item - Domestic	\$25.00
Collection Item - Foreign	\$45.00



ONE FLORIDA BANK FEE SCHEDULE
MISCELLANEOUS FEES AND CHARGES

	Fee
ACH Return Item Fee – (credit back/debit back) *	\$5.00
Nonsufficient Funds (NSF) per item up to 3 fees per business day. *	
NSF / Overdraft Fee - Each time an Item is presented and paid *	
Personal Account *	\$20.00
Business Account *	\$35.00
NSF / Returned Item Fee - Each time an Item is presented and returned *	
Personal Account *	\$20.00
Business Account *	\$35.00
Wire Transfer Fees	
Incoming Wires:	
Wire Transfer - domestic	\$15.00
Wire Transfer – international	\$20.00
Outgoing Wires:	
Wire transfer – domestic	\$30.00
Wire transfer – international	\$50.00
Drawdown Wire	\$35.00
Return Wire	\$15.00
Wire Trace	\$15.00
Safe Deposit Box Rental (annually)	
3X5	\$40.00
5X5	\$60.00
3X10 *	\$70.00
5X10 *	\$90.00
10X10	\$140.00
Safe Deposit Box Drilling Fee *	\$200.00
Safe Deposit Box Key Replacement Fee *	\$25.00
Safe Deposit Box Late Payment Fee	\$10.00
Safe Deposit Box Lock Replacement Fee (1 lost key only)	\$75.00
Deposit Account Control Agreement (DACA)	
DACA Maintenance Fee *	\$100/monthly

* Items shown in bold print indicate a change.

