

FIRSTBANK SCHEDULE OF FEES FOR CONSUMERS

Effective July 19 2016



INTEREST CHECKING

- \$8 per statement cycle if daily balance falls below \$1,000
- Interest will be forfeited for the days the account collected balance falls below \$1,000

ESSENTIAL CHECKING

- Free electronic statements - \$2.50 fee for paper statements

MONEY MARKET TIERED

- \$10 per statement cycle will be assessed if the minimum daily balance falls below \$2,500
- \$2 will be assessed for each withdrawal over six per statement cycle
- Interest will accrue only on the days the minimum collected balance is maintained

HEALTH SAVINGS ACCOUNT

- \$2.25 per statement cycle if daily balance falls below \$1,000

MISCELLANEOUS FEES

- Wire Transfer
\$15 for incoming domestic, \$20 for outgoing domestic, \$50 for international
- Wire Transfers on Analysis
for incoming domestic, outgoing domestic, and international wires - Contact Treasury/Cash Management Services
- Account Research
\$20 an hour - \$25 minimum
- Dormant Accounts
\$5 service charge per account cycle on balances below \$1,000 and no transaction activity for 365 days
- Account Closing Fee
\$15 for accounts closing within six months of opening date
- Escheatment Fee
\$100
- ATM Debit Card Replacement Fee*
\$5 (First two cards free)
- Statement Reprints
\$5 without images - \$10 with images
- Treasury/Cash Management Services - Custom Pricing
- Returned Item Fee
\$32 - Additional \$5 per day fee after 5 consecutive days overdrawn on all accounts
- Daily Overdraft Charge after 5th Consecutive Day (Per Day)
\$5
- Night Depository Bag
\$20 (First bag free)

SAVINGS OPTIONS

Savings Account

- \$5 per quarter if account collected balance falls below \$100 during the quarter
- \$2 per each withdrawal over six per quarter
- Interest will be forfeited on the days the collected balance falls below \$25

Christmas Club

- \$10 per each withdrawal

TNUTMA (Tennessee Uniform Transfers to Minor Act)

- Interest will be forfeited on the days the collected balance falls below \$25
- Monthly service charges will be waived until the beneficiary reaches age 21. \$5 per quarter will then be assessed if account collected balance falls below \$100 during the quarter
- \$2 per each withdrawal over six per quarter

CERTIFICATE OF DEPOSIT

- Terms less than 12 months: Penalty for early withdrawal equals 90 days' interest on the outstanding principal balances.
- Terms 1 year to 3 years: Penalty for early withdrawal equals 182 days' interest on the outstanding principal balances.
- Terms greater than 3 years: Penalty for early withdrawal equals 12 months' interest on the outstanding principal balance.

ATM TRANSACTIONS

- No charge for use of FirstBank ATMs at office/branch locations
- No charge for use of ATMs displaying the Pulse/Plus logos
- \$1 for each withdrawal from non-bank ATMs

Service Description	Customers	Non-Customers
Debit Card	FREE*	
Non-Sufficient Funds Items	\$32.00	
Stop Payment Fee	\$32.00	
Account Activity Printouts	\$5.00	
Account Verification	\$25.00	
Garnishments/Levys	\$30.00	
Money Orders	\$7.50	
Cashier's Checks	\$5.00	\$5.00
Photocopies	\$0.25 each	\$0.25 each