

# SCHEDULE OF FEES

## PERSONAL ACCOUNTS

### INTEREST CHECKING

\$8 per monthly statement cycle if account balance falls below \$1,000 any day of the monthly statement cycle.

### ESSENTIAL CHECKING

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

### SWIPE SMART

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

### FIRSTRATE MONEY MARKET

\$10 per month will be imposed if the account balance falls below \$5,000 any day of the statement cycle.  
\$2 will be assessed for each withdrawal over six per statement cycle.

### MONEY MARKET TIERED

\$10 per month will be imposed if the account balance falls below \$2,500 any day of the statement cycle.  
\$2 will be assessed for each withdrawal over six per statement cycle.

### HEALTH SAVINGS ACCOUNT

\$2.25 per statement cycle if daily balance falls below \$3,000.

### BASIC SAVINGS

\$5 per statement cycle if account balance falls below \$100 any day of the statement cycle.  
\$2 per each withdrawal over six per month.

### CHRISTMAS SAVINGS

\$2 per withdrawal over six per month.

### UTMA (Uniform Transfers to Minor Act)

\$2 per withdrawal over six per month.

## BUSINESS ACCOUNTS

### FIRSTBUSINESS CHECKING

Up to 500 FREE transactions each statement cycle.  
\$0.30 per item over 500.

### FIRSTCOMMERCIAL CHECKING

\$20 Monthly Account Maintenance Fee  
\$0.16 Checks Paid and Other Debits  
\$0.70 Deposit and Other Credits  
\$0.09 On US (FirstBank) items Deposited  
\$0.10 Not on US (FirstBank) Items Deposited  
\$0.11 ACH Items Received  
\$8 Return Items Deposited  
\$50.00 Online Banking Current Day Reporting  
\$40.00 Online Banking Previous Day Reporting

### NON-PROFIT FIRSTBUSINESS CHECKING

Up to 50 FREE items each statement cycle  
\$0.20 Debit and Credit over 50  
\$0.15 Deposited item over 50

### COMMERCIAL MONEY MARKET TIERED

\$10 Monthly Account Maintenance Fee if current balance falls below \$5,000.  
\$10 will be assessed for each withdrawal over six per statement cycle.

## PUBLIC FUNDS ACCOUNTS

### Regular Checking

Up to 100 FREE transactions per statement cycle  
\$0.16 Debit Transactions  
\$0.16 Credit Transactions  
\$0.10 Not on US (FirstBank) Items Deposited  
\$0.07 On US (FirstBank) Items Deposited  
\$0.11 ACH Debit and Credit Items

### Interest Checking

\$10 Monthly Account Maintenance Fee if balance falls below \$5,000.  
Interest will be forfeited if balance falls below \$5,000.  
\$0.16 Debit Transactions  
\$0.16 Credit Transactions  
\$0.10 Not on US (FirstBank) Items Deposited  
\$0.07 On US (FirstBank) Items Deposited  
\$0.11 ACH Debit and Credit Items

## ADDITIONAL MISCELLANEOUS FEES

Wire Transfer - \$15 for incoming domestic and international, \$20 for outgoing domestic, \$50 for outgoing international.  
Account Research - \$20 an hour with a \$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 Deposited Item Fee - \$5  
Overdraft Item Fee (may be created)\* - \$35 - Additional \$5 per business day fee after 5 consecutive business days overdrawn on all accounts.  
Overdraft Privilege Fee - \$35 - Additional \$5 per business day fee after 5 consecutive business days overdrawn on all accounts.  
Returned Item Fee - \$35  
Night Depository Bag - \$20 (First bag free)  
Sweep Transaction Charge - \$5  
Stop Payment Charge - \$32  
Account Activity Printouts - \$5  
Account Verification - \$25  
Garnishments/Levys - \$30  
Money Orders - \$7.50  
Cashier's Checks - \$5  
Photocopies - \$0.25 per page

## ATM TRANSACTIONS

No charge for use of ATMs at office/branch locations or ATMs displaying the FirstBank logo.  
Non-ATM provider may charge additional fee.

\*Overdrafts may be created by check, in-person withdrawals, ATM withdrawals or other electronic means.