

# FIRSTBANK SCHEDULE OF FEES FOR BUSINESSES

Effective October 1, 2017



## 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 Items Deposited
- \$0.10 Foreign Items Deposited
- \$0.11 ACH Items Received
- \$8 Return Items Deposited
- \$50.00 Day Reporting

## NON-PROFIT FIRSTBUSINESS CHECKING

- \$0.20 Checks Paid and Other Debits
- \$0.15 Deposit and Other Credits 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 Foreign Items Deposited
- \$0.07 On US 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 Foreign Items Deposited
- \$0.07 On US Items Deposited
- \$0.11 ACH Debit and Credit Items

## 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 Deposited Item Fee  
\$5
- Overdraft Item Fee  
\$35 - Additional \$5 per day fee after 5 consecutive days overdrawn on all accounts
- Overdraft Privilege Fee  
\$35 - Additional \$5 per day fee after 5 consecutive days overdrawn on all accounts
- Nonsufficient Funds (NSF) Fee  
\$35 - Additional \$5 per day fee after 5 consecutive days overdrawn on all accounts
- Continuous Overdraft fee After 5th Consecutive Day (Per Day)  
\$5
- Night Depository Bag  
\$20 (First bag free)

## ATM TRANSACTIONS

- No charge for use of ATMs at office/branch locations or ATMs displaying the FirstBank logo
- \$1 Withdrawals at non-FirstBank ATMs (per transaction)

## CERTIFICATES 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

Service Description	Customers	Non-Customers
Debit Card	FREE*	
Non-Sufficient Funds Items (NSF)	\$35.00	
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

\*\* Based on Non-Analyzed Fees.