

# FIRSTBANK SCHEDULE OF FEES FOR CONSUMERS

Effective October 1, 2017



## 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 \$3,000

## MISCELLANEOUS FEES

- Wire Transfer  
\$15 for incoming domestic and international, \$20 for outgoing domestic, \$50 for outgoing international
- 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)
- Sweep Transaction Charge  
\$5

## 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

### UTMA (Uniform Transfers to Minor Act)

- Interest will be forfeited on the days the collected balance falls below \$25
- Monthly service fee 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 withdrawal over six per quarter

## 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

## 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)

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