

# 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 items Deposited

\$0.10 Foreign Items Deposited

\$0.11 ACH Items Received

\$8 Return Items Deposited

\$50.00 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 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

## 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.

\*Savings and Money Market Accounts are limited transaction accounts and are subject to Regulation D. Excessive withdrawals over the regulatory limit may result in fees, account closure, change of account type, termination of transfer capability or other remedial action. See your account disclosure for full details.

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