

# SCHEDULE OF FEES

## PERSONAL ACCOUNTS

### FIRSTREWARDS CHECKING

\$0 per monthly statement cycle. Electronic statements are required.

### 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.

### USA CHECKING

\$0 per monthly statement cycle.

### 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

\$0 per monthly statement cycle.

### BASIC SAVINGS

\$5 per statement cycle if account balance falls below \$50 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.

### FIRST LOTTERY

\$0 Monthly Account Maintenance Fee.

### FIRST IOLTA

\$0 Monthly Account Maintenance Fee.

## 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 18 months.

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.