

# BUSINESS SCHEDULE OF FEES

Effective 07.20.2023

## 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  
\$1 Foreign ATM Fee

### 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  
\$1 Foreign ATM Fee

### 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.

### COMMERCIAL FED FUNDS MONEY MARKET

\$10 Monthly Account Maintenance Fee if current balance falls below \$100,000.  
\$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

**Continuous Daily Overdraft Fee** - \$5 (daily fee applied on all business accounts after 5 consecutive business days overdrawn).

**Nonsufficient (NSF) Funds 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/Levies** - \$125 (or the maximum allowed by applicable law)

**Money Orders** - \$7.50

**Cashier's Checks** - \$5

**Photocopies** - \$0.25 per page

**Money Services Business Fees** - Up to \$150  
See additional MSB fee information.

## 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.