

CONSUMER SCHEDULE OF FEES

Effective 07.20.2023

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.

SWIPE SMART

Free electronic 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.

FED FUNDS MONEY MARKET

\$10 per month will be imposed if the account balance falls below \$100,000 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.

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

Returned Deposited Item Fee - \$5

Overdraft 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/Levies - \$125 (or the maximum allowed by applicable law)

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.