

# CONSUMER SCHEDULE OF FEES

Effective April 8, 2024

## 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

Electronic statements. Additional fees may apply for paper statements.

### SWIPE SMART

Electronic statements. Additional fees may apply 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.

### FED FUNDS MONEY MARKET

\$10 per month will be imposed if the account balance falls below \$100,000 any day of the statement cycle.  
\$2.00 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  
Paper Statement Fee - \$2.50  
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.