

# CONSUMER SCHEDULE OF FEES

Effective April 27, 2026

## 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 and paper statements are available. Dormant and escheatment fees are waived.

### 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.

### CONSUMER FED FUNDS MONEY MARKET

\$10 per month will be imposed if the account balance falls below \$100,000 any day of the statement cycle, waived with Essential Checking.

\$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.

### 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.

### FIRSTUP 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.

### COMPANION 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.

### HEALTH SAVINGS ACCOUNT

\$0 per monthly statement cycle.

### 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.

