

FIRST BANK

Business Account Services

Automated 24/7 Telephone Banking	Free	Online Banking & Mobile Banking:	
Check Cashing (non-customer/not-on-us check)	\$10.00	Mobile Banking	Free
Closed Accounts:		Basic Online Banking (includes Tax Payment)	Free
Checking (within 6 months of opening)	\$30.00	Online Bill Payment	See BillPay Terms and Conditions
IRA Transfer (outgoing)	\$50.00	Overdrafts and Non-sufficient Funds ¹ :	
Savings (within 90 days of opening)	\$10.00	Non-sufficient Funds Item (NSF)	\$36.00
Collections (plus costs):		Overdraft Fee (OD)	\$36.00
Check (domestic)	\$25.00	Negative Balance Fee ²	\$36.00
Check (international)	\$45.00	Overdraft Protection - Credit Line Advance Fee	\$10.00
Coupons/Bonds	\$15.00	Research by Branch:	
Counter Checks (per page)	\$0.50	Account Activity Printout (per page)	\$1.00
Credit Inquiry	\$10.00	Check Images (per page)	\$1.00
Currency and Coin:		Statement Images (per page)	\$1.00
Deposited Cash Overage Fee (per \$100) ³	\$0.18	Research Department Request	\$25/hour; \$25 minimum
Purchasing Currency (per strap)	\$0.75	Check Copy (each)	\$0.50
Purchasing Coin (per roll)	\$0.12	Statement Copy	\$5.00
Debit Card:		Safe Deposit Box:	
Debit Card Foreign Transaction Fee ⁴	3% of US dollar amount	2 ½ x 5	\$35.00
Non-First Bank ATM Usage	\$2.50	3 x 5	\$35.00
Replace Debit Card (first 2 cards free)	\$5.00	5 x 5	\$55.00
Start Card	\$10.00	3 x 10	\$70.00
Instant Issue (print to the branch)	\$30.00	5 x 10	\$95.00
Instant Issue (ship to branch)	\$50.00	10 x 10	\$110.00
Instant Issue (ship to customer)	\$60.00	Drilling	\$170.00
Deposited Items Returned Unpaid:		Replacement Key	\$85.00
Charge Back	\$7.00	Signature Guarantee or Validation:	
Dormant Account (per month)	\$6.50	Signature Validation Program (SVP) Stamp (customer)	\$5.00
Draft Exchange (plus costs):		Medallion Stamp (customer)	\$5.00
International Draft	\$35.00	Notary Service	\$5.00
Title Draft	\$50.00	Statements:	
Enhanced Risk Business (per month) ⁵	\$500.00	Paper Statements or eStatements	Free
Foreign Currency Exchange	\$35.00 (plus costs)	Return Mail ⁶ (per occurrence)	\$5.00
Gift Cards – instant issue	\$4.50	Stop Payments (and Renewals)	\$35.00
Health Savings Account (setup & first check order)	\$25.00	Transfers:	
Legal Processing (Garnishments/Levies)	\$125.00	Automated Telephone Banking	Free
Night Drop Services:		Online Banking	Free
Annual Fee	\$24.00	Wire Transfers:	
Deposits (per drop)	\$2.00	Incoming Wire Fee (domestic)	\$18.00
Night Deposit Bag with Key (per bag)	\$20.00	Outgoing Wire Fee (domestic)	\$25.00
Disposable Night Drop Bags (per 100)	\$30.00	International Incoming	\$30.00
Zipper Bag	\$3.00	International Outgoing (US Dollars)	\$55.00
Official Check (customer)	\$6.00	International Outgoing (foreign currency)	Based on prevailing exchange rate

¹ The limit to the total number of combined Overdraft and NSF Item Fees is 5 per day, or a total of \$180. If your account's available balance is overdrawn by less than \$5 at the end of processing, the account will not be charged an Overdraft Fee. The NSF Item Fees are not included in the \$5 fee limitation.

² The Negative Balance Fee will be charged to the account if it has a negative balance for 7 consecutive business days.

³ Business Essentials and Business Interest Checking customers may deposit up to \$10,000 per statement cycle at no charge. Business Advantage and Business Elite customers may deposit up to \$25,000 per statement cycle at no charge. Community Checking customers may deposit up to \$2,000 per statement cycle at no charge.

⁴ Foreign Transactions include using your debit card at an ATM outside of the US or to purchase goods or services with a foreign merchant. This includes internet transactions made in the US but with a merchant that processes the transaction in a foreign country.

⁵ Enhanced Risk Businesses include, but are not limited to, Money Service Businesses, Privately-owned ATMs, Money Transmitters, Bill Payment Processors, Hemp-related Businesses, Cryptocurrency and Mining Weapons/Firearms Manufacturing.

⁶ If the Bank does not receive notification of a statement delivery problem within 60 days, the account will be charged for a statement copy, check copies, and research time.