

# FIRST BANK

## Business Account Services

Automated 24/7 Telephone Banking	Free	Online Banking & Mobile Banking (continued):	
Check Cashing (non-customer/not-on-us check)	\$10.00	Online Bill Payment	See BillPay Terms and Conditions
<b>Closed Accounts:</b>		<b>Overdrafts and Non-sufficient Funds<sup>1</sup>:</b>	
Checking (within 6 months of opening)	\$30.00	Non-sufficient Funds Item (NSF)	\$36.00
IRA Transfer (outgoing)	\$50.00	Overdraft Fee (OD)	\$36.00
Savings (within 90 days of opening)	\$10.00	Negative Balance Fee <sup>2</sup>	\$36.00
<b>Collections (plus costs):</b>		Overdraft Protection - Credit Line Advance Fee	\$10.00
Check (domestic)	\$25.00	<b>Research by Branch:</b>	
Check (international)	\$45.00	Account Activity Printout (per page)	\$1.00
Coupons/Bonds	\$15.00	Check Images (per page)	\$1.00
Counter Checks (per page)	\$0.50	Statement Images (per page)	\$1.00
Credit Inquiry	\$10.00	Research Department Request	\$25/hour; \$25 minimum
<b>Currency and Coin:</b>		Check Copy (each)	\$0.50
Deposited Cash Overage Fee (per \$100) <sup>3</sup>	\$0.18	Statement Copy	\$5.00
<b>Debit Card:</b>		<b>Safe Deposit Box:</b>	
Debit Card Foreign Transaction Fee <sup>4</sup>	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
Dormant Account (per month)	\$6.50	Replacement Key	\$85.00
<b>Draft Exchange (plus costs):</b>		<b>Signature Guarantee or Validation:</b>	
International Draft	\$35.00	Signature Validation Program (SVP) Stamp (customer)	\$5.00
Title Draft	\$50.00	Medallion Stamp (customer)	\$5.00
Enhanced Risk Business (per month) <sup>5</sup>	\$300.00	Notary Service	\$5.00
Foreign Currency Exchange	\$35.00	<b>Statements:</b>	
Gift Cards – instant issue	\$4.50	Paper Statements or eStatements	Free
Health Savings Account (setup & first order checks)	\$25.00	Return Mail <sup>6</sup> (per occurrence)	\$5.00
IRA Transfer Fee (outgoing)	\$50.00	<b>Stop Payments (and Renewals)</b>	\$35.00
Legal Processing (Garnishments/Levies)	\$125.00	<b>Transfers:</b>	
<b>Night Drop Services:</b>		Automated Telephone Banking	Free
Annual Fee	\$24.00	Online Banking	Free
Deposits (per drop)	\$2.00		
Night Deposit Bag with Key (per bag)	\$20.00	<b>Wire Transfers:</b>	
Disposable Night Drop Bags (per 100)	\$30.00	Incoming Wire Fee (domestic)	\$18.00
Zipper Bag	\$3.00	Outgoing Wire Fee (domestic)	\$25.00
Official Check (customer)	\$6.00	International Incoming	\$30.00
Online Banking & Mobile Banking	Free	International Outgoing (US Dollars)	\$55.00
Basic Online Banking (includes Tax Payment)	Free	International Outgoing (foreign currency)	Based on prevailing exchange rate

<sup>1</sup> 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 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.

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

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Enhanced Risk Businesses include, but are not limited to, Money Service Businesses, Third-Party Payment Processors, Privately-owned ATMs, Money Transmitters, Bill Payment Processors, and Hemp-related Businesses.

<sup>6</sup> 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.