

FIRST BANK

Personal Account Services

Automated 24/7 Telephone Banking	Free	Safe Deposit Box:	
Check Cashing (non-customer/not-on-us check)	\$10.00	2 ½ x 5	\$35.00
Closed Accounts:		3 x 5	\$35.00
Checking (within 6 months of opening)	\$30.00	5 x 5	\$55.00
IRA Transfer (outgoing)	\$50.00	3 x 10	\$70.00
Savings (within 90 days of opening)	\$10.00	5 x 10	\$95.00
Collections (plus costs):		10 x 10	\$110.00
Check (domestic)	\$25.00	Drilling	\$170.00
Check (international)	\$45.00	Replacement Key	\$85.00
Coupons/Bonds	\$15.00	Signature Guarantee or Validation:	
Counter Checks (per page)	\$0.50	Signature Validation Program (SVP)	\$5.00
		Stamp (customer)	
		Medallion Stamp (customer)	\$5.00
		Notary Service	\$5.00
Debit Card:		Statements:	
Debit Card Foreign Transaction Fee ¹	3% of US dollar amount	Paper Statements or eStatements	Free
Non-First Bank ATM Usage	\$2.50	Return Mail (per occurrence)	\$5.00
Replace Debit Card (first 2 cards free)	\$5.00	Stop Payments (and Renewals)	\$35.00
Start Card	\$10.00	Transfers:	
Instant Issue (print to the branch)	\$30.00	Automated Telephone Banking	Free
Instant Issue (ship to branch)	\$50.00	Online Banking	Free
Instant Issue (ship to customer)	\$60.00	Wire Transfers:	
Dormant Account ² (per month)	\$6.50	Incoming Wire Fee (domestic)	\$18.00
Draft Exchange (plus costs):		Outgoing Wire Fee (domestic)	\$25.00
International Draft	\$35.00	International Incoming	\$30.00
Title Draft	\$50.00	International Outgoing (US Dollars)	\$55.00
Foreign Currency Exchange	\$35.00	International Outgoing (foreign	Based on prevailing exchange
Gift Cards – instant issue	\$4.50	currency)	rate
Health Savings Account (setup & first order of checks)	\$25.00		
IRA Transfer Fee (outgoing)	\$50.00		
Legal Processing (Garnishments/Levies)	\$125.00		
Official Check (customer)	\$6.00		
Online Banking & Mobile Banking	Free		
Online Bill Payment	Free		
Overdraft Fee (OD) ³	\$36.00		
Overdraft Protection			
Credit Line Cash Advance Fee	\$10.00		

¹ 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.

² Accounts with no transactional activity will be considered dormant after a period of time. In the case of money market or savings accounts, the account will be deemed dormant after 36 months of inactivity. All other transaction accounts will be deemed dormant after 12 months of inactivity. A MyFirst Savings account with a balance less than \$25 will be subject to the Dormant Account fee. All other accounts with a balance less than \$300 will be subject to the fee. Any other applicable maintenance or service charges continue to apply.

³ The limit to the total number of Overdraft Fees is 5 per day, or a total of \$180. If your account is overdrawn by less than \$5.00 at the end of processing, the account will not be charged an Overdraft Fee. Overdraft Fees can apply to transactions created by checks written and other transaction made using your checking account number, like ACH transactions, pre-authorized automatic transfers, and automatic bill payments (such as recurring debit card payments and ACH payments) that cause an account to become overdrawn. ATM and everyday debit card transactions (such as one-time debit card point of sale purchases) that cause an account to become overdrawn can also incur an Overdraft Fee if the customer has opted-in for these transactions to be covered. Refer to the Overdraft Privilege Disclosure for full details.