

**Business Account
Fee Schedule**

First Business Checking

Account maintenance fee	None
Required minimum balance	None
<u>500 free items per month (checks paid, withdrawals, deposited items, ACH debits and credits)</u>	
Per item transaction fee, after the first 500 free items	\$0.20
See other fees below under Other Service and Optional Business Services Fees	

First Combined Business Interest Checking

Minimum daily balance to avoid imposition of fees	\$2,500.00
Minimum combined balance to avoid imposition of fees	\$10,000.00
Service charge if balance falls below \$2,500 any day of the monthly cycle or if combined balance falls below \$10,000	\$10.00
See other fees below under Other Service and Optional Business Services Fees	

First Business Interest Checking

Account maintenance fee	\$10.00
Required minimum balance	\$10,000
See other fees below under Other Service and Optional Business Services Fees	

First Preferred Business Checking

Minimum balance to open the account	\$2,500.00
Minimum balance to avoid imposition of fees	\$2,500.00
Service charge fee if balance falls below \$2,500 any day of the monthly cycle	\$10.00
Paper Statement Fee	\$3.00

See other fees below under Other Service and Optional Business Services Fees

First Analyzed Checking

Monthly maintenance fee*	\$8.00
Required minimum balance	None
On-us checks cashed*	\$0.10
In-clearing checks*	\$0.10
Deposited items – per item*	\$0.10
ACH transactions deposit or withdrawal*	\$0.10
Cash purchased (per \$100)*	\$0.10
Cash deposited (per \$100)* <u>First \$10,000 per month free</u>	\$0.10
Coin purchased (per roll)*	\$0.10

See other fees below under Other Service and Optional Business Services Fees

First Commercial Analyzed Checking

Monthly maintenance fee*	\$25.00
Required minimum balance	None
On-us checks cashed*	\$0.10
In-clearing checks*	\$0.10
Deposited items – per item*	\$0.10
ACH transactions deposit or withdrawal*	\$0.10
Cash purchased (per \$100)*	\$0.10
Cash deposited (per \$100)* <u>First \$10,000 per month free</u>	\$0.10
Coin purchased (per roll)*	\$0.10

See other fees below under Other Service and Optional Business Services Fees

First Business Premium Money Market

Minimum balance to open the account	\$1,000.00
Minimum balance to avoid imposition of fees	\$1,000.00
Service charge fee if balance falls below \$1,000 any day of the monthly cycle	\$10.00
Reg D Excess Monthly Fee ⁱ	\$10.00
Reg D Excess Debit Fee - per item	\$15.00
Early close out fee	\$25.00
If account is closed within 90 days of opening	

First Preferred Business Money Market

Minimum balance to open the account	\$75,000.00
Minimum balance to avoid imposition of fees	\$75,000.00
Service charge fee if balance falls below \$75,000 any day of the monthly cycle	\$25.00
Reg D Excess Debit Fee – per item ⁱ	\$10.00

See other fees below under Other Service and Optional Business Services Fees

First Tiered Business Money Market

Minimum balance to avoid imposition of fees	\$1,000.00
Service charge fee if balance falls below \$1,000 any day of the monthly cycle	\$10.00
Reg D Excess Debit Fee – per item ⁱ	\$10.00

See other fees below under Other Service and Optional Business Services Fees

First Platinum Plus Business Money Market

Minimum balance to avoid imposition of fees	\$1,000.00
Service charge fee if balance falls below \$1,000 any day of the monthly cycle	\$10.00
Reg D Excess Debit Fee – per item ⁱ	\$10.00

See other fees below under Other Service and Optional Business Services Fees

Other Service Fees

Returned Deposited Item Charge (per item)	\$10.00
Insufficient Funds Charge (Paid) - per item: \$150 Daily Limit	\$30.00
Insufficient Funds Charge (Returned) - per item \$150 Daily Limit	\$30.00
Stop payment Fee (per item)	\$25.00
Check printing	Varies
Check copy – (per check)	\$2.00
Imaged statements	\$3.00
Coin machine fee	5% for customers 10% for non customers
Official checks (per check)	\$5.00
Item Sent for Collection (per collection)	\$30.00
Account research (per hour)	\$30.00
Notary service for customers	\$5.00
On-us check cashing for non customers (over \$50)	\$5.00
Account inactivity fee (monthly)	\$5.00

No contact from depositor for more than 30-month period on savings & time deposit; 12-month period for checking accounts

Optional Business Services and Fees

Direct Payment Services (monthly)	\$15.00
Online Banking Electronic Wires Service (monthly)*	\$6.00
Online Banking Electronic wire transfers (per wire)*	\$18.00
Domestic Incoming Wire (per transfer)	\$15.00
Domestic Outgoing Wire (per transfer)	\$30.00
Intl Incoming Wire (per transfer)	\$20.00
Intl Outgoing Wire (per transfer)	\$40.00
eACH (monthly)*	\$10.00
eACH - Same Day Origination fee (monthly)*	\$25.00
First Business Checking and Interest Bearing Checking eACH per item originated (over 25 items)	\$0.10
Analyzed Checking eACH per item originated (over 50 items) *	\$0.10
Positive Pay monthly service fee*	\$25.00
Positive Pay, per exception item fee* - 1st month free	\$5.00
Merchant Capture monthly fee*	\$50.00
Sweep fee (monthly) with Business Line of Credit	\$50.00
Debit/ATM card replacement	\$5.00
Debit Card Gallery Image	\$5.00
Debit Card Custom Image Upload	\$10.00
Safe deposit box key replacement	\$25.00
Safe deposit box drilling or repair	\$300.00 - \$500.00
Merchant Services	Varies

*Earned Credit Based Service Charges that can be offset by FIRST Analyzed Checking or FIRST Commercial Analyzed Checking Earnings Credit

¹ See Truth in Savings disclosure for limitations