



**Business Account  
Fee Schedule**

**First Business Checking**

Account maintenance fee	None
Required minimum balance	None
500 free items per month (checks paid, withdrawals, deposited items, ACH debits and credits)	
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 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*	\$15.00
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 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 <sup>i</sup>	\$10.00
Reg D Excess Debit Fee - per item	\$15.00

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

**First Premium Business Money Market**

Minimum balance to open the account	\$2,500.00
Minimum balance to avoid imposition of fees	\$25,000.00
Service charge fee if balance falls below \$1,000 any day of the monthly cycle	\$10.00
Reg D Excess Monthly Fee <sup>ii</sup>	\$10.00
Reg D Excess Debit Fee - per item	\$15.00
Early close out fee - If account is closed within 90 days of opening	\$25.00

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

**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 <sup>i</sup>	\$10.00

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

### First Prestige Business Money Market

Minimum balance to open the account	\$500,000.00
Minimum balance to avoid imposition of fees	\$500,000.00
Service charge fee if balance falls below \$75,000 any day of the monthly cycle	\$50.00
Reg D Excess Debit Fee – per item <sup>i</sup>	\$10.00
Paper Statement Fee	\$3.00

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

### Business Savings

Minimum balance to open the account	\$100.00
Minimum balance to avoid imposition of fees <sup>iii</sup>	\$1,000.00
Service charge fee if balance falls below \$1,000 any day of the monthly cycle	\$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) No contact from depositor for more than 30-month period on savings & time deposit; 12-month period for checking accounts	\$5.00

### 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 Earnings Credit

<sup>i</sup> See Truth in Savings disclosure for limitations

<sup>ii</sup> See Truth in Savings disclosure for limitations

<sup>iii</sup> Average monthly balance