SCHEDULE OF FEES
(Effective August 18, 2026)

GENERAL BANKING FEES	Price	Price Type
Cashier's Check	$7.00	Per Item
Deposited Item Returned[1] (Business)	$17.00	Per Item
Domestic Collection Item	$25.00	Per Item + Cost
Early Closing Fee[2]	$25.00	Per Account
Excessive Activity Fee – Money Market[3]	$25.00	Per Statement Cycle
Excessive Activity Fee – Savings[3]	$5.00	Per Month
Foreign Collection Item	$35.00	Per Item + Cost
Gift Card (minimum order of 25 cards)	$4.95	Per Card
Inactivity Fee[4]	$8.00	Per Month
IntraFi Network-CDARS Setup Fee	$25.00	Per Account
IntraFi Network-ICS Monthly Fee (Consumer)	$25.00	Per Month
Legal Order Processing Fee (Garnishment, Levy, Lien, etc.)	$100.00	Per Order
Money Order	$5.00	Per Item
Night Deposit Service (Business)	$15.00	Per Bag (one-time fee)
NSF Return Item Fee	$30.00	Per Item
Overdraft Fee	$30.00	Per Item
Overdraft Transfer Fee	$10.00	Per Transfer
Photocopy	$1.00	Per Copy
Research 1-5 items (check, statement, tax document, etc.)	$5.00	Per Item
Research 6 or more items	$30.00/hour	1 hour min. + $1.00/Item
Returned Items Special Handling Service Fee[1] (Business)	$30.00	Per Month
Returned Item-Recleared Fee[1] (Business)	$4.50	Per Item
Returned Item-Reroute of Return Fee[1] (Business)	$5.66	Per Item
Rolled Coin Via Branch[1] (Business)	$0.13	Per Roll
Signature Guarantee	$15.00	Per Request
Stop Payment Fee (Consumer)	$35.00	Per Item
Stop Payment Fee-Manual[1] (Business)	$45.00	Per Item
Stop Payment Fee-Online[1] (Business)	$40.00	Per Item
Telephone Transfer (Consumer)	$6.00	Per Transfer
Telephone Transfer[1] (Business)	$6.00	Per Transfer
Verification of Deposit	$20.00	Per Request
STATEMENT FEES		
eStatement (including images if requested)	FREE	
Paper Statement (Consumer)	$3.00	Per Statement Cycle
Paper Statement/Images (Consumer)	$4.00	Per Statement Cycle
Paper Statement[1] (including images if requested) (Business)	$7.00	Per Statement Cycle
DEBIT CARD FEES		
Allpoint® Network ATM Withdrawal Fee[5]	$0.00	
Debit Card Replacement	$5.00	Per Card
Expedited Card Fee	$35.00	Per Card
Inactive Card for 90 Days or More (Business)	$3.00	Per Card/Per Month
International Transaction Service Charge	3% (in U.S. Dollars)	Per Item
Non-First Bank ATM Withdrawal Fee	$3.00	Per Item
WIRE TRANSFER SERVICES		
Incoming Wire Transfer (Consumer)[6]	$15.00	Per Item
Incoming Wire Transfer[1] (Business)	$17.00	Per Item
Outgoing Wire Transfer (Consumer)	$35.00	Per Item
Outgoing Wire Transfer[1] (Business)	$45.00	Per Item
Outgoing Telephone Wire Transfer with PIN (Consumer)	$25.00	Per Item
Outgoing Telephone Wire Transfer with PIN[1] (Business)	$30.00	Per Item
Outgoing International Wire Transfer (Consumer)	$55.00	Per Item
Outgoing International Wire Transfer[1] (Business)	$65.00	Per Item

SCHEDULE OF FEES
(Effective August 18, 2026)

	Price	Price Type
RETIREMENT PLANS		
Account Closure or Transfer	$15.00	Per Account
Annual Plan Maintenance[7]	$10.00	Per Account
SAFE DEPOSIT BOXES[8] (where available)		
See Safe Deposit Price Sheet for Pricing		
VAULT SERVICES – BUSINESS ONLY[1, 9]		
Vault Cash Deposited	$0.005	Per $1.00
Vault Coin Deposited Mixed Bag	$7.00	Per Bag
Vault Coin Deposited Non-Standard Bag	$3.11	Per Bag
Vault Coin Deposited Standard Bag	$1.25	Per Bag
Vault Coin Deposited Wrapped Bag	$11.33	Per Bag
Vault Currency Ordered	$0.0005665	Per $1.00
Vault Deposit	$1.15	Per Deposit
Vault Deposit Adjustment	$6.00	Per Item
Vault Order	$7.55	Per Order
Vault Rolls of Coin Ordered	$0.08	Per Roll

NOTE: Certain fees may be waived for different accounts (see Truth in Savings Disclosure, Product Brochure, Product/Rate Sheet, or first.bank for details).

[1]Certain fees in the categories of General Banking Fees, Statement Fees, Wire Transfer Services, and Vault Services are calculated by the Business Account Analysis system monthly. All fees related to Business Electronic Banking Services and Treasury Management Services are calculated by the Business Account Analysis system monthly and are listed on a different schedule. There may be other Business Account Analysis fees for certain services/transactions that are not listed on this Schedule of Fees but can be provided if requested.

[2]Fee applies to an account closed within 180 days of account opening.

[3]Fee is assessed when account exceeds six (6) withdrawals and/or transfers in a monthly statement cycle by check, draft, or preauthorized/automatic transfer via debit card, telephone, electronic banking, or overdraft protection services.

[4]Fee is assessed on a consumer checking account after one full year of account inactivity and on certain consumer and business savings accounts after three full years of inactivity. For business accounts, fee is assessed by the Business Account Analysis system. The inactive account will remain subject to all applicable service charges and fees.

[5]No ATM Surcharge Fee or Non-First Bank ATM Withdrawal Fee at an Allpoint® Network ATM.

[6]Fee is not assessed if the amount of the Incoming Wire Transfer is $15.00 or less.

[7]Does not apply to Coverdell Education Savings Account (CESA).

[8]Safe Deposit Boxes are not FDIC-Insured.

[9]Vault Services are available when a contract is signed by a business to manage cash with a third-party service provider (a business is able to order currency and coin when needed and deposit excess cash directly with a third-party service provider).