

COMMERCIAL & BUSINESS BANKING SCHEDULE OF FEES

(Effective April 1, 2022)



Member FDIC

GENERAL BUSINESS BANKING FEES

| | |
|---|-------------------------------|
| Account closed within 6 months ¹ | \$25.00/acct. |
| ACH Returns | \$10.00/each |
| Branch Rolled Coin Order | \$0.11/roll |
| Cash handling (\$10,000/mo.- no charge) | \$0.002/\$1 |
| Deposit Assessment | \$0.0085/\$100 |
| Excessive Activity Fees (Savings) | \$5.00/mo. |
| Excessive Activity Fees (Money Market) | \$25.00/mo. |
| Excessive Monthly Deposit Fees | \$1.2875/item |
| Excessive Monthly Deposited Item Fees | \$0.53/item |
| Foreign Collection ¹ | \$20.00 + cost |
| Inactivity Fee ³ | \$35.00/mo. |
| Internal Phone Transfer | \$5.15/each |
| Night Deposit Service (one-time) ¹ | \$15.00/bag |
| NSF Return Item Fee ¹ | \$30.00/item |
| Overdraft Fee ¹ | \$30.00/item |
| Redeposit of Returns | \$4.00/each |
| Reroute of Returns | \$6.00/check |
| Research 1-5 items ¹ | \$5.00/copy |
| Research 6 or more ¹ | \$25.00/hour + \$1.00/copy |
| Return Deposited Item | \$15.45/each |
| Special Handling of Returns | \$27.50/mo. |
| Stop Payment | \$36.25/each |
| Verification of Deposit | \$10.00/acct. |

DEBIT BUSINESS CARD FEES¹

| | |
|-------------------------------------|----------------|
| First 5 Cards | No Charge |
| 6 Cards or More | \$1.03/card |
| Replacement Card | \$5.15/card |
| Inactive after 90 days | \$3.09/card/mo |
| ATM Withdrawal ⁴: | |
| First Bank ATM | No Charge |
| Non-First Bank (Domestic) | \$3.00/each |
| Non-First Bank (International) | \$3.00/each |

STATEMENT FEES

| | |
|-----------------|-------------|
| eStatement | No Charge |
| Paper statement | \$6.00/stmt |

WIRE TRANSFER

| | |
|--------------------------------|--------------|
| Incoming Transfer | \$16.50/item |
| Outgoing Transfer | |
| Telephone | \$27.25/item |
| Branch | \$38.25/item |
| International via Branch/Phone | \$60.00/item |

COMMERCIAL CHECKING ACCOUNT FEES²

Account Service Fees

| | |
|-----------------------------|--------------|
| Account Maintenance | \$24.00/acct |
| Zero Balance Master Account | \$43.75/acct |
| Zero Balance Sub Account | \$27.25/acct |
| Uncollected Funds Charge | Prime + 4% |

Depository Services Fees

| | Midwest | California |
|--------------------------|---------------|---------------|
| Ledger Debits | \$0.24/debit | \$0.24/debit |
| Ledger Credits | \$0.85/credit | \$1.60/credit |
| Deposited Items | \$0.16/item | \$0.16/item |
| ACH Debit - Incoming | \$0.23/debit | \$0.23/debit |
| ACH Credit - Incoming | \$0.30/credit | \$0.30/credit |
| ACH Origination | \$0.24/item | \$0.24/item |
| ACH Direct Transmission | \$10.00/file | \$10.00/file |
| RTP Credit - Incoming | \$0.85/credit | \$1.60/credit |
| Cash Handling | \$0.002/\$1 | \$0.002/\$1 |
| Branch Rolled Coin Order | \$0.11/roll | \$0.11/roll |

¹ Not Charged through Analysis

² Fees Collected may be offset by monthly Earnings Credit

³ Only applies to Small Business Checking when balance is less than \$1000.00 and account has no activity (Debits or Credits) for the month

⁴ No surcharge at Allpoint Network ATMs

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Business eBanking - Pricing for Single, Flexible and Premier Packages

All packages include Internal Transfers, Check Images, Mobile Banking (view only), eStatements (Deposit accounts, account analysis, and Loans), Stop Payment Account Alerts, Secure Messaging, QuickBooks, and User Administration (not included in Single package).

| PACKAGE | SINGLE | FLEXIBLE | PREMIER |
|---|---------------------------|---------------------------|---------------------------|
| Package Fee (per month) | \$0 | \$20 | \$100 |
| # of Users | Single | Multiple | Multiple |
| SECURITY | | | |
| Security Authentication (Voice or Text) | Default | Default | Default |
| Trusteer Rapport enforcement (per BeB Instance) | \$5 Credit | \$5 Credit | \$5 Credit |
| Physical Hard Token Service (per user/per month) | \$3.00 | \$3.00 | \$3.00 |
| ACCOUNTS | | | |
| Number of accounts Included | 3 | 6 | 10 |
| Maximum number of accounts | Unlimited | Unlimited | Unlimited |
| Cost per additional account (per month) | \$3.25 | \$3.25 | \$3.25 |
| BeB Inactivity Fee (per # of days) | \$5/30d ; \$10/60d | | |
| REPORTING | | | |
| Account Transaction Activity | X | | |
| Account & Balance Activity | | X | X |
| Premium Reporting (per month) <i>(includes Forecast balancing & the ability to Save Reports)</i> | \$10.00 | \$10.00 | X |
| Image Search (per month) | \$5.00 | X | X |
| Incoming wire report | X | X | X |
| Return Check Report (per month) | \$3.00 | \$3.00 | X |
| EDI Service - Receipt Reporting (per month) | \$32.75 | \$32.75 | \$32.75 |
| EDI Monthly Maintenance (per month/per acct.) | \$3.75 | \$3.75 | \$3.75 |
| EDI Report (per report) | \$1.00 | \$1.00 | \$1.00 |
| ADDITIONAL SERVICES | | | |
| Bill Pay | X | X | X |
| Check/Electronic/Remittance Payments Over 25 (per transaction) | 1st 25 Included \$0.00 | 1st 25 Included \$0.00 | 1st 25 Included \$0.00 |
| Stop Payment (per stop) | \$36.25 | \$36.25 | \$36.25 |
| Wire Service (per month) | \$32.75 | \$32.75 | X |
| Wire Initiation - Domestic (per wire) | \$16.00 | \$16.00 | \$16.00 |
| Wire Initiation - International (per wire) | \$30.00 | \$30.00 | \$30.00 |
| SERVICES AVAILABLE UPON REQUEST (for all packages) | | | |
| Autobooks | | | |
| Mobile Deposit | | | |
| Loan Information | | | |
| Loan Payments | | | |

X - Included

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Treasury Management Services that require a TMO

| PACKAGE | SINGLE | FLEXIBLE | PREMIER |
|--|-----------|-----------|-----------|
| ACH Services | | | |
| ACH Origination (per month) | \$27.50 | \$27.50 | X |
| ACH Origination (per transaction) | \$0.24 | \$0.24 | \$0.24 |
| Same Day ACH (per transaction) | \$0.84 | \$0.84 | \$0.84 |
| International ACH (IAT) (per transaction) | \$2.26 | \$2.26 | \$2.26 |
| ACH Return (All except Unauthorized) (per item) | \$10.00 | \$10.00 | \$10.00 |
| ACH Return (Unauthorized) (per item) | \$11.00 | \$11.00 | \$11.00 |
| ACH Small Biz Bundle (< 40 transactions / 40¢ addl) | \$16.00 | \$16.00 | |
| REMOTE DEPOSIT | | | |
| Remote Deposit maintenance (Monthly) | \$40.00 | \$40.00 | \$35.00 |
| Scanner | At Cost | At Cost | At Cost |
| Per deposited item | No Charge | No Charge | No Charge |
| ACH POSITIVE PAY SERVICES | | | |
| ACH Positive Pay Service (per month) | \$16.00 | \$16.00 | \$12.50 |
| ACH Positive Pay Exception Fee | No Charge | No Charge | No Charge |
| POSITIVE PAY (TRADITIONAL) SERVICE (per month) | | | |
| Positive Pay Issues | No Charge | No Charge | No Charge |
| Positive Pay Exceptions (per item) | \$8.00 | \$8.00 | \$8.00 |
| PAYEE POSITIVE PAY SERVICE (per month) | | | |
| Positive Pay Issues | No Charge | No Charge | No Charge |
| Positive Pay Exceptions (per item) | \$8.00 | \$8.00 | \$8.00 |
| REVERSE POSITIVE PAY (per month) | | | |
| Positive Pay Issues | No Charge | No Charge | No Charge |
| Positive Pay Exceptions (per item) | No Charge | No Charge | No Charge |
| SWEEP SERVICES | | | |
| Commercial ICS Floating Rate Plan | \$142.00 | \$142.00 | \$142.00 |
| Loan Sweep | \$216.00 | \$216.00 | \$216.00 |
| Funds Manager | \$250.00 | \$250.00 | \$250.00 |
| ADDITIONAL SERVICES | | | |
| LOCKBOX SERVICES ** | | | |
| MEDICAL LOCKBOX ** | | | |
| CASH VAULT & SMART SAFES ** | | | |
| TRANSMISSIONS ** | | | |
| ** - Due to variation of configurations, pricing would be provided at time of proposal and/or agreement. | | | |

X - Included