



Truth in Savings Disclosure

Product: **Icon Checking**

Account #: **See Account Information Record or Screen**

Rate Information

The interest rate and Annual Percentage Yield (APY) for your account depend on the daily collected balance in your account with respect to the following interest rate tiers. The interest rate and APY for these tiers may change. The account will be paid the stated interest rate only on that portion of the daily collected balance within the specified tier.

Tier 1: An interest rate of _____% will be paid only for that portion of your daily collected balance that is **\$0.01** up to **\$ 100,000.00**, and the APY for this tier will be _____%.

Tier 2: An interest rate of _____% will be paid only for that portion of your daily collected balance that is greater than **\$ 100,000.00**, and the APY for this tier will range from _____% to _____%, depending on the collected balance in the account.

Frequency of Rate Changes: We may change the interest rate on your account at any time without notice.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Additional Rate Information: **See Product/Rate Sheet for current Tier 1 and Tier 2 interest rates and APYs.**

Compounding and Crediting

Frequency: Interest will be compounded every month. Interest will be credited to your account every month.

Effect of Closing an Account: If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements

To Open the Account: You must deposit **\$100.00** to open this account.

To Avoid Imposition of Fees: A Monthly Maintenance Fee of **\$25.00** will be imposed every analysis period unless you meet ***ONE*** of the following requirements during a monthly analysis period:

- 1) Direct Deposits totaling **\$5,000.00** or more post to the account. Direct Deposit includes Automated Clearing House (ACH), Real-Time Payments (RTP), and FedNow Receive Credits; ***AND***
2) Your account had an Average Ledger Balance cycle-to-date of **\$5,000.00** or more on the Analysis Date.
OR
- You have eligible related deposit and loan accounts, and the combined balances from the related deposit and loan accounts (along with this deposit account) total **\$50,000.00** or more on the Analysis Date.
OR
- You are an active Employee of First Bank on the Analysis Date, and the appropriate Employee code has been applied to this account.
OR
- You were a First Bank Employee and retired from First Bank, so you are an Alumni on the Analysis Date, and the appropriate Alumni code has been applied to this account.
OR
- Your account has a Private Client designation on the Analysis Date, and the appropriate Private Client code has been applied to this account.

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees

See the **Schedule of Fees** for a listing of other fees that may apply to your account if services are used or requested.

The following fees may be assessed against your account, and these may differ from the **Schedule of Fees**:

- If you receive a paper statement in the mail, your account will NOT be assessed a Paper Statement Fee of **\$3.00**.
- If you receive a paper statement with images in the mail, your account will NOT be assessed a Paper Statement/Images Fee of **\$4.00**.
- Once you enroll in eBanking, you will receive an eStatement for no charge. If you receive an eStatement with images, there is no additional fee for images.
- If your account is closed within 180 calendar days of account opening, your account will be assessed an Early Closing Fee of **\$25.00**.
- If your checking account becomes inactive (one year without activity), your account will be charged an Inactivity Fee of **\$8.00** per month, and the account will remain subject to all applicable service charges and fees.
- Your account will NOT be assessed a Stop Payment Fee of **\$35.00** for each stop payment request.
- Your account will NOT be assessed a Non-First Bank ATM Withdrawal Fee of **\$3.00**.
- If you use an ATM not owned by First Bank (and not part of the Allpoint® Network), you may be charged a surcharge fee by the ATM owner used to complete the transaction. On the same day your account is debited for the ATM surcharge fee, you will receive an automatic reversal of the ATM surcharge fee for domestic and international ATM withdrawals (up to **\$10.00** in ATM surcharge fee reversals each analysis period). There may be other fees associated with international ATM withdrawals that are not reversed.

Transaction Limitations

Not applicable.

Bonuses

If a Bonus is applicable to your account, you will receive an additional document called Truth in Savings Disclosure Icon Checking Bonus. Otherwise, a Bonus is not applicable to your account.

Additional Terms and Information

The following additional terms and information apply to this account:

- Each deposit account has an Analysis Date and a Statement Date. The Analysis Date and Statement Date are generally the same for this account and are based on the account's opening day of the month. Combined statements may cause the Analysis Date and Statement Date to be different.
- The Analysis Date is the date that interest is credited to the account (if applicable), and a Monthly Maintenance Fee and other fees may be assessed.
- The Statement Date is the date that the monthly account statement is generated.
- A monthly analysis/statement period starts the day after the Analysis/Statement Date and ends approximately a month later on the next Analysis/Statement Date. If the Analysis/Statement Date falls on a weekend or a bank holiday, the statement will be generated, interest will be credited (if applicable), and a Monthly Maintenance Fee and other fees may be assessed on the business date prior. Example: Analysis/Statement Date falls on a Monday which happens to be a bank holiday; therefore, the Analysis/Statement Date is the prior Friday.
- Average Ledger Balance cycle-to-date represents the average Ledger Balance of an account since the last time analysis was performed on the account; this is calculated as the sum of the daily Ledger Balances since the account's last Analysis Date divided by the number of days since the last Analysis Date.
- An eligible related deposit account includes an open consumer or non-consumer checking, savings, Money Market, CD, or IRA account at First Bank, for which an owner of this account has a primary or secondary relationship.
- An eligible related loan account includes an open consumer or non-consumer loan or line of credit at First Bank for which an owner of this account has a primary or secondary relationship, including both a borrower and a guarantor. A mortgage loan from First Bank Mortgage is not included as an eligible loan account.
- For the combined balances from the related deposit and loan accounts, the sum of the following related balances will be retrieved as of the day before this account's Analysis Date and combined with this account's Average Ledger Balance cycle-to-date on this account's Analysis Date: 1) A related deposit account's Average Ledger Balance cycle-to-date and 2) The current balance of a related loan account.

- We may not automatically recognize all of your related deposit and loan accounts, so you should inform us if we have not included all of your related deposit and loan accounts.
- In order to set up Direct Deposits to your account to avoid the imposition of a Monthly Maintenance Fee, this account will not be assessed with a Monthly Maintenance Fee until the 4th Analysis Date after the account is opened. Other fees may be assessed before the 4th Analysis Date.
- Enjoy access to Free Mobile Banking and eBanking which includes eStatements, Bill Pay, Pay People, and External Transfer.
- Free First Bank Debit Mastercard®: Cardholders have access to over 55,000 surcharge-free ATMs in the Allpoint® Network.
- Free personal standard and custom wallet and duplicate checks (excludes licensed checks) ordered from Harland Clarke (two free orders every 365 days from account opening date).
- Free Cashier's Checks and Money Orders.
- You must tell us that you are an **Employee** or **Alumni**, and we may take a reasonable amount of time to validate that information. If we have designated your account as an **Employee** or **Alumni**, the following benefits apply to your account:
 - No Monthly Maintenance Fee for this account.
 - Free personal standard and custom wallet and duplicate checks (excludes licensed checks) for any Harland Clarke check order.
 - One free 3x10 safe deposit box, or \$20 per month off the cost of any other size safe deposit box (limit one box per Employee or Alumni).
 - 50% refund on each wire transfer fee, upon request from the Employee or Alumni.
 - No Monthly Maintenance Fee on up to four (4) Icon Checking accounts (Employee or Alumni may be in any ownership position).
 - No Monthly Maintenance Fee on an unlimited number of Inspire Checking accounts (Employee or Alumni may be in any ownership position).
 - No Monthly Maintenance Fee on up to four (4) Icon High-Yield Savings Accounts (Employee or Alumni may be in any ownership position).
 - Stop Payment Fee of **\$35.00** is waived for each stop payment request.
 - If your account ceases to be designated as **Employee** or **Alumni**, the specific code will be removed from your account, and the above benefits will no longer be valid at the next Analysis Date.
- If your account has a **Private Client** designation, the following benefits apply to your account:
 - No Monthly Maintenance Fee for this account.
 - Free personal standard and custom wallet and duplicate checks (excludes licensed checks) for any Harland Clarke check order.
 - One free safe deposit box of any size.
 - No Monthly Maintenance Fee on up to four (4) additional Icon Checking Accounts (not including this account).
 - No Monthly Maintenance Fee on up to four (4) Icon Checking Accounts for immediate family members (limit 4 per family). Immediate family is defined generally as an owner's spouse and children, and in all instances, living in the same household as the owner.
 - If your account ceases to be designated as a **Private Client**, the specific code will be removed from your account, and the above benefits will no longer be valid at the next Analysis Date.



OVERDRAFT PRIVILEGE SERVICE (CONSUMER ACCOUNTS)

There are times when mistakes happen or you have unforeseen problems that leave you with too little cash in your checking account. At First Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we are providing the Overdraft Privilege Service to you to save you the embarrassment and inconvenience of a returned item, as well as additional fees normally charged to you by merchants for items returned to them.

WHAT IS OVERDRAFT PRIVILEGE?

First Bank's Overdraft Privilege Service is a non-contractual, discretionary overdraft service under which First Bank will pay certain items or transactions up to an assigned Overdraft Privilege Limit. The Overdraft Privilege Service is a service, not a line of credit. Your Overdraft Privilege Limit may be available for checks and other transactions made using your checking account number, automatic bill payments, and recurring debit card payments. Also, at your request, we may authorize and pay ATM transactions and everyday debit card transactions using your Overdraft Privilege Limit.

HOW DOES THE OVERDRAFT PRIVILEGE SERVICE WORK?

First Bank is not obligated to pay any items presented for payment if your account does not contain sufficient available funds, which means that you do not have enough of an Available Balance in your account to pay the withdrawals you are attempting from that account. An overdraft means that a transaction has caused the Available Balance on your account to become a negative number or a transaction has occurred while the Available Balance on your account is negative. However, as long as you maintain the eligibility of your account, we may approve your overdraft items within your current available Overdraft Privilege Limit as a non-contractual courtesy.

For Overdraft Privilege Service consideration, your account will maintain its eligibility if it has a positive end-of-day Ledger Balance at least once every 30 calendar days (including the payment of all bank fees and charges); you avoid excessive overdrafts suggesting the use of the Overdraft Privilege Service as a continuing line of credit; you do not have a loan with us that is past due 45 days or more or charged off; you do not have a deposit account with us that is closed by us or charged off; and there are no legal orders, garnishments, levies, or liens against your account. First Bank will have the discretion of authorizing and paying transactions that cause your Available Balance to be negative or occur while the Available Balance on the account is negative (up to your Overdraft Privilege Limit). Please note that the amount of the overdraft plus our Overdraft Fee of \$30 for each paid item will be deducted from your Overdraft Privilege Limit.

Payment of overdrafts by First Bank is a discretionary courtesy and not a right of the client or an obligation of First Bank. Any discretionary payment of an overdraft does not obligate us to pay future overdrafts or to provide prior notice of our decision to refuse to pay such items; nor does it create an agreement or course of dealing on our part to allow overdrafts on any occasion. First Bank, in its sole and absolute discretion, can withdraw this Overdraft Privilege Service and cease paying overdrafts at any time, without prior notice of a reason or cause.

WHAT IS MY OVERDRAFT PRIVILEGE LIMIT?

Once your account is determined to be eligible, you will have a \$750 Overdraft Privilege Limit on your account.

WHAT IF I GO BEYOND MY OVERDRAFT PRIVILEGE LIMIT?

Overdrafts beyond your established Overdraft Privilege Limit may result in checks or other items being returned to the payee. The NSF Return Item Fee of \$30 will be charged per item and assessed to your account. In addition, if you have requested First Bank to authorize and pay overdrafts on ATM and everyday debit card transactions under our Standard Overdraft Coverage, and your negative Available Balance exceeds your Overdraft Privilege Limit, your ATM or everyday debit card transaction will be declined, and you will not be charged a fee.

HOW QUICKLY MUST I REPAY MY OVERDRAFT PRIVILEGE?

The total of the Overdraft Privilege is your negative Available Balance (including any Overdraft Fees, NSF Return Item Fees, and any other fees and charges). We require overdrafts to be repaid immediately, so you should make a deposit as soon as possible. This amount is due and payable upon demand, and you will continue to be liable for all such amounts. You must deposit enough money to bring your account to a positive end-of-day Ledger Balance at least once every 30 calendar days (including the payment of all bank fees and charges), or we will suspend the Overdraft Privilege Limit, and additional items may be returned (and are subject to an NSF Return Item Fee). If your Overdraft Privilege Limit is suspended, unless we notify you otherwise, or you request this service be removed from your account, your Overdraft Privilege Limit will be made available to cover overdrafts again on the first business day after you bring your account to a positive end-of-day Ledger Balance.

WHAT DOES OVERDRAFT PRIVILEGE COST?

There is no additional cost associated with this privilege unless you use it. Utilizing your Overdraft Privilege Limit, you may be charged as follows under our Standard Overdraft Coverage (and if you have requested First Bank to authorize and pay overdrafts on ATM and everyday debit card transactions under our Standard Overdraft Coverage):

- We may charge you an Overdraft Fee of \$30 for each item or transaction we pay that causes the Available Balance to become negative or occurs while the Available Balance on the account is negative.
- If your Available Balance at the end of the business day is negative \$25.01 or more, we may charge you an Overdraft Fee for each paid item or transaction that causes the Available Balance to become negative or occurs while the Available Balance on the account is negative. In other words, if your Available Balance at the end of the business day is negative \$25.00 or less, we will not charge you an Overdraft Fee for any paid overdraft item or transaction. Also, we will not charge you an Overdraft Fee for any paid overdraft item or transaction that is in the amount of \$10.00 or less.
- If we return an item, we may charge you an NSF Return Item Fee of \$30. If your Available Balance at the end of the business day is negative \$25.01 or more, we may charge you an NSF Return Item Fee for each returned item. Also, we will not charge you an NSF Return Item Fee for any returned item that is in the amount of \$10.00 or less.
- There is a daily limit of three (3) combined Overdraft Fees and NSF Return Items Fees, or a total of \$90.

If you want the Overdraft Privilege Service to authorize and pay overdrafts on ATM and everyday debit card transactions under our Standard Overdraft Coverage, you will need to “opt-in” by completing a form when you open your account, providing electronic consent while opening an account online, calling 1-800-760-BANK (2265), or logging into eBanking to make your selection (in "Messages", select the topic "Debit Card Inquiry", and type a message with your selection for ATM/Debit Card Overdraft Coverage of "Opt-In" or "Opt-Out"). We are not permitted to charge an Overdraft Fee for an overdraft created by an ATM transaction or an everyday debit card transaction unless you have chosen to “opt-in”. If you don’t “opt-in”, when these types of transactions exceed your Available Balance, they will be declined at the ATM or point-of-sale terminal.

Recurring debit card transactions are subject to an Overdraft Fee, which is similar to the checks you write. The “opt-in” requirement does not apply to recurring debit card transactions you have established with another party, for example, setting up your debit card for a monthly debit of your insurance premium or health club membership. Debit items may not be processed in the order in which they occur, and the order in which transactions are received and processed by First Bank may affect the total Overdraft Fees you incur. Please see the Deposit Account Agreement for specific details regarding our posting order of transactions.

WHAT ARE SOME OF THE WAYS I MAY HAVE ACCESS TO THE OVERDRAFT PRIVILEGE SERVICE?

Utilizing your Overdraft Privilege Limit, under First Bank’s Standard Overdraft Coverage, we may authorize and pay overdrafts for these types of transactions at our discretion:

- Checks and other transactions (including electronic fund transfer) using your checking account number;
- Automatic bill payments; and
- Recurring debit card transactions (for example, setting up your debit card to pay your monthly insurance premium or health club membership).

Utilizing your Overdraft Privilege Limit, if you have requested First Bank to authorize and pay overdrafts on ATM and everyday debit card transactions under our Standard Overdraft Coverage, we may authorize and pay overdrafts for these types of transactions at our discretion:

- ATM transactions and everyday debit card transactions.

HOW SOON CAN I USE MY OVERDRAFT PRIVILEGE SERVICE?

After your account has been open for 30 days, you will be eligible for the Overdraft Privilege Service if you do not have any First Bank loans that are 45 days or more past due. You will be automatically enrolled in the Overdraft Privilege Service (but, ATM and everyday debit card transactions will only be covered at your request).

WHAT ARE ALTERNATIVES TO USING THE OVERDRAFT PRIVILEGE SERVICE AT FIRST BANK?

The best way to avoid overdrafts and fees is to keep track of your account by entering all checks, debit card purchases, ATM and other withdrawals in your records, reconcile your account regularly, and manage your finances responsibly. First Bank offers additional ways to cover overdrafts in addition to the Overdraft Privilege Service, and these options generally cost less. For information on Overdraft Transfer and overdraft lines of credit (Preferred Credit Loan), please see the Deposit Account Agreement or contact your local branch.

WHAT IF I DO NOT WANT THE OVERDRAFT PRIVILEGE SERVICE ON MY CHECKING ACCOUNT?

If you would like to have the Overdraft Privilege Service removed from your account, please contact a First Bank branch or call the Overdraft Client Service Department at (314) 592-8055 or 1-800-864-6504, Monday through Friday, between the hours of 8:00 am and 5:00 pm (CT).



What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when the Available Balance on your account is not enough to cover a transaction (your Available Balance becomes a negative number), but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have Standard Overdraft Coverage that comes with your account; this notice explains that Coverage.
2. We also offer Overdraft Protection Services, such as a link to an overdraft line of credit (Preferred Credit Loan) or a transfer from another account (Overdraft Transfer), which may be less expensive than our Standard Overdraft Coverage. To learn more, ask us about these plans.

- **What is the Standard Overdraft Coverage that comes with my account?**

We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions (including electronic fund transfer) using your checking account number
- Automatic bill payments
- Recurring debit card transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions and everyday debit card transactions

We pay overdrafts at our discretion; we do not guarantee to always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or your item will be returned.

- **What fees will I be charged if I have an overdraft?**

Under our Standard Overdraft Coverage:

- We may charge you an Overdraft Fee of \$30 for each item or transaction we pay that causes the Available Balance to become negative or occurs while the Available Balance on the account is negative.
- If your Available Balance at the end of the business day is negative \$25.01 or more, we may charge you an Overdraft Fee for each paid item or transaction that causes the Available Balance to become negative or occurs while the Available Balance on the account is negative. In other words, if your Available Balance at the end of the business day is negative \$25.00 or less, we will not charge you an Overdraft Fee for any paid overdraft item or transaction. Also, we will not charge you an Overdraft Fee for any paid overdraft item or transaction that is in the amount of \$10.00 or less.
- If we return an item because you do not have enough of an Available Balance in your account to pay the withdrawal you are attempting from that account, we may charge you an NSF Return Item Fee of \$30. If your Available Balance at the end of the business day is negative \$25.01 or more, we may charge you an NSF Return Item Fee for each returned item. Also, we will not charge you an NSF Return Item Fee for any returned item that is in the amount of \$10.00 or less.
- There is a daily limit of three (3) combined Overdraft Fees and NSF Return Items Fees, or a total of \$90.

- **What if I want First Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

For consumers and small businesses, if you want us to authorize and pay overdrafts on ATM and everyday debit card transactions under our Standard Overdraft Coverage, call 1-800-760-BANK (2265) or complete the form below and present it at a First Bank branch or mail it to: First Bank, ATTN: Overdraft Client Services Department, P.O. Box 790281, St. Louis, MO 63179-0281. Consumers may log into Consumer eBanking to make a selection (in "Messages", select the topic "Debit Card Inquiry", and type a message with your selection for ATM/Debit Card Overdraft Coverage of "Opt-In" or "Opt-Out") or provide electronic consent while opening an account online. You can also revoke your authorization for First Bank to authorize and pay overdrafts on ATM and everyday debit card transactions under our Standard Overdraft Coverage at any time by calling us, using the form, or logging into Consumer eBanking and sending us a Message as described above.

ATM and Everyday Debit Card Standard Overdraft Coverage

☐

I want First Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐

I do not want First Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Client Signature

Date

Printed Name

Account Number