

## Checking Accounts

<b>Business First Checking</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$10,000
Monthly Service Fee	\$5.00
Transaction fees	
Debits <sup>2</sup>	\$0.15 each
Credits <sup>3</sup>	\$0.15 each
Deposited Items <sup>4</sup>	\$0.05 each
Balance Earnings Credit: \$0.15 per \$100 of minimum monthly balance (not to exceed the total statement and activity charges)	
<b>Business Flat Fee Checking</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$5,000
Monthly Service Fee	\$7.00
Transaction fees	
First 400 total per month	No charge
Over 400 total per month	\$0.30 each
This refers to any combination of paid checks, ATM withdrawals, point of sale BusinessCard™ Debit Card transactions, ACH debits or credits, deposits and deposited items, including paper and electronic.	
<b>Business Interest Checking<sup>5</sup></b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$5,000
Monthly Service Fee	\$9.00
Transaction fees	
First 200 total per month	No charge
Over 200 total per month	\$0.20 each
This refers to any combination of paid checks, ATM withdrawals, point of sale BusinessCard™ Debit Card transactions, ACH debits or credits, deposits and deposited items, including paper and electronic.	
<b>IOLTA Interest On Lawyers Trust Account<sup>5</sup></b>	
Monthly Service Fee with mailed statement	No charge
Unlimited check writing. Interest is automatically paid to the Alaska Bar Foundation to benefit individuals unable to afford an attorney.	
<b>Business Account Analysis</b>	
Monthly Service Fee (per account)	\$15.00
Transaction fees	
Debits <sup>2</sup>	\$0.15 each
Credits <sup>3</sup>	\$0.50 each
Deposited Items <sup>4</sup>	\$0.10 each
Cash Deposited	\$0.15 per \$100
See the Commercial Fee Schedule for other account fees specific to Business Account Analysis.	

## Other Account Fees

<b>Bill Pay for Business (per account)</b>	<b>\$5.95 per month for unlimited transactions</b>
Stop Payments	
Online per check	\$25.00
Service assisted per check/ACH payment	\$30.00
Service assisted per check series	\$50.00
Overdrafts or Nonsufficient funds	\$32.00 per item No max per day
Automatic transfer of funds from a savings account to a checking account	\$10.00 per transfer
Service assisted phone transfers between FNBA accounts (i.e., non-automated)	\$10.00 per transfer
Deposited items returned unpaid	\$10.00 per item
Mini-statement provided by branch	\$2.00 per statement
Account Research (see other services for Legal Research Fees)	\$25.00 per hour
Reproduction of records	\$1.00 per item
Minimum charge	\$10.00
Check Printing	Varies
Counter Checks (maximum of 5)	\$1.00 per check
Account closed within 180 days from opening	\$25.00
Garnishments/Executions/Levies	\$100.00 each

## Money Market Accounts

<b>First Investment Account</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$2,500
Monthly Service Fee	\$9.00
Transaction fees <sup>6</sup>	
First 6 debits per month	No charge
Over 6 debits per month	\$10.00 each
This refers to each check, automatic, telephone or pre-authorized transfer after the first six paid per month.	
Mailed Enhanced Check Image Statement of front and back of each check provided at cost of Mailed Statement w/o Images.	
<b>Super First Investment Account</b>	
Average Collected Balance Requirement <sup>7</sup>	\$25,000
Monthly Service Fee	\$24.00
Transaction fees <sup>6</sup>	
First 6 debits per month	No charge
Over 6 debits per month	\$25.00 each
This refers to each in-person withdrawal, check, automatic, telephone or pre-authorized transfer after the first six paid per month.	
Mailed Enhanced Check Image Statement of front and back of each check provided at cost of Mailed Statement w/o Images.	

## Savings Accounts

<b>Business Savings</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$2,500
Monthly Service Fee with mailed statement <sup>8</sup>	\$5.00
Monthly Service Fee with e-Statement <sup>3,9</sup>	\$4.00
Transaction fees <sup>10</sup>	
First 3 debits per month	No charge
Over 3 debits per month	\$5.00 each
This refers to each in-person withdrawal, automatic, telephone or pre-authorized transfer, after the first three paid per month.	
<b>First Tier Savings Account</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$7,500
Monthly Service Fee with mailed statement <sup>8</sup>	\$20.00
Monthly Service Fee with e-Statement <sup>9</sup>	\$19.00
Transaction fees <sup>10</sup>	
First 1 debit per month	No charge
Over 1 debit per month	\$20.00 each
This refers to each in-person withdrawal, automatic, telephone or pre-authorized transfer, after the first paid per month.	

## Statement Options

e-Statement	No charge
Mailed Statement w/o Images	\$1.00
Mailed Standard Check Image Statement <sup>11</sup>	\$4.00
Mailed Enhanced Check Image Statement <sup>12</sup>	\$6.00
ImageCache CD-ROM Statements	
Set-up Fee (one time only)	\$15.00
Images of checks paid	\$25.00
Images of checks paid, deposit slips and deposited items	\$37.50
Each Additional CD copy	\$7.50

First National Bank Alaska reserves the right to analyze the activity of all business accounts and charge accordingly.

All First National Bank Alaska business accounts include:

- First National Bank BusinessCard™ Debit Card available to you and your designated employees at no additional fee
- Free BankNow! Online & By Phone access
- Free FNBizApp mobile banking access
- Online Bill Pay, no charge first two months

## Fees for Other Services

Night Depository Services	
Access keys	\$6.00 each
Tamper resistant poly-bags	\$22.50 per 100
Cashier's Checks	\$7.00 per item
Money Orders	\$5.00 per item
Wire Transfer Fees	
Domestic Incoming	\$15.00 per wire
Domestic Outgoing	\$25.00 per wire
International Incoming	\$15.00 per wire
International Outgoing	\$50.00 per wire
Legal Research & Processing	\$75.00 per hour
Reproduction of records	\$1.00 per item
CD-Rom	\$5.00
Upon request rates will be quoted for any services not listed.	

## Certificates of Deposits

CD Early Withdrawal Penalties	
Terms up to 12 months	90 days interest
Terms of 12 months	180 days interest
Terms greater than 12 months	180 days interest

<sup>1</sup> Minimum Daily Balance Requirement is the minimum daily ledger balance for the statement cycle required to waive the Monthly Service Fee. Other account fees or restrictions may apply.

<sup>2</sup> Debit activity fee is assessed for each check, ATM and/or point of sale BusinessCard™ transaction, and ACH debit.

<sup>3</sup> Credit activity fee is assessed for each deposit ticket or ACH credit.

<sup>4</sup> Deposited item fee is assessed for each check drawn on First National Bank Alaska or other financial institution deposited into the account, regardless if it is returned unpaid.

<sup>5</sup> Restrictions may apply to qualify for certain accounts. Please see a First National Bank Alaska associate for further information.

<sup>6</sup> You are allowed an unlimited number of in-person withdrawals and a maximum of six checks, automatic, telephone or pre-authorized transfers per month, regardless of whether or not a transaction fee is charged. Excessive transactions may result in closure of account.

<sup>7</sup> Average Collected Balance Requirement is the minimum average collected balance for the statement cycle required to

## Safe Deposit Box Fees

Safe Deposit Box Late Payment Fee	\$10 after 30 days
Annual Rental Fees	
2 x 5	\$35.00
3 x 5	\$35.00
2 x 10	\$45.00
4 x 5	\$45.00
5 x 5	\$50.00
3 x 10	\$60.00
4 x 10	\$80.00
5 x 10	\$85.00
10 x 10	\$140.00
15 x 10	\$175.00
10 x 25	\$200.00

waive the Monthly Service Fee. Other account fees or restrictions may apply.

<sup>8</sup> Monthly Service Fee with mailed statement is only assessed if the balance, transaction or statement requirement is not met during the statement period. Other account fees or restrictions may apply.

<sup>9</sup> Monthly Service Fee with e-Statement is only assessed if the balance, transaction, or statement requirement is not met during the statement period. Other account fees or restricts may apply.

<sup>10</sup> You are allowed an unlimited number of in-person withdrawals and a maximum of six automatic, telephone or pre-authorized transfers per month, regardless of whether or not a transaction fee is charged. Excessive transactions may result in closure of account.

<sup>11</sup> Includes images of check fronts only with 20 checks per page (10 each side) or 36 checks per page (18 each side).

<sup>12</sup> Includes images of check fronts and backs, or fewer images per page than the Mailed Standard Check Image Statement.