

Checking Accounts

Business First Checking	
Minimum Daily Balance Requirement ¹	\$10,000
Monthly Service Fee	\$7.00
Transaction fees	
First 100 total per month	No charge
Over 100 total per month	\$0.25 each
This refers to any combination of paid checks, in-person or ATM withdrawals, point of sale transactions, ACH debits or credits, deposits and deposited items, including paper and electronic.	
Business Flat Fee Checking	
Minimum Daily Balance Requirement ¹	\$5,000
Monthly Service Fee	\$12.00
Transaction fees	
First 400 total per month	No charge
Over 400 total per month	\$0.35
This refers to any combination of paid checks, in-person or ATM withdrawals, point of sale transactions, ACH debits or credits, deposits and deposited items, including paper and electronic.	
Business Interest Checking	
Minimum Daily Balance Requirement ¹	\$5,000
Monthly Service Fee	\$12.00
Transaction fees	
First 200 total per month	No charge
Over 200 total per month	\$0.35 each
This refers to any combination of paid checks, in-person or ATM withdrawals, point of sale transactions, ACH debits or credits, deposits and deposited items, including paper and electronic.	
IOLTA Interest On Lawyers Trust Account²	
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.	

Other Account Fees

Bill Pay for Business (per account)	\$8.95 per month for unlimited Transactions
Stop Payments	
Online per check	\$25.00
Service assisted per check/ACH payment	\$33.00
Service assisted per check series	\$50.00
Overdrafts or Nonsufficient funds	\$33.00 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	\$12.00 per item
Mini-statement provided by branch	\$2.00 per statement
Account Research (see other services for Legal Research Fees)	\$35.00 per hour
Reproduction of records	\$1.00 per item
Minimum charge	\$10.00
CD-ROM	\$5.00 each
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

First Investment Account	
Minimum Daily Balance Requirement ¹	\$2,500
Monthly Service Fee	\$9.00
Transaction fees	
First 6 debits per month	No charge
Over 6 debits per month	\$10.00 each
This refers to each check, automatic, telephone, online 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 without Images.	
Super First Investment Account	
Average Collected Balance Requirement ³	\$25,000
Monthly Service Fee	\$24.00
Transaction fees	
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, online 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 without Images.	

Savings Accounts

Business Savings	
Minimum Daily Balance Requirement ¹	\$2,500
Monthly Service Fee ⁴	\$5.00
Monthly Service Fee with e-Statements ⁵	\$4.00
Transaction fees	
First 3 debits per month	No charge
Over 3 debits per month	\$5.00 each
This refers to each in-person withdrawal, automatic, telephone, online or pre-authorized transfer, after the first three paid per month.	
First Tier Savings Account	
Minimum Daily Balance Requirement ¹	\$7,500
Monthly Service Fee ⁴	\$20.00
Monthly Service Fee with e-Statement ⁵	\$19.00
Transaction fees	
First 1 debit per month	No charge
Over 1 debit per month	\$20.00 each
This refers to each in-person withdrawal, automatic, telephone, online or pre-authorized transfer, after the first paid per month.	

Statement Options

e-Statement	No charge
Mailed Statement without Images	\$1.00
Mailed Standard Check Image Statement ⁶	\$4.00
Mailed Enhanced Check Image Statement ⁷	\$6.00
ImageCache DVD-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 DVD copy	\$7.50

Fraud Prevention Services

Check/Payee Positive Pay	
Monthly Service Fee Per Account	\$25.00
Exception fee (unacted on by customer)	\$2.50 per item
Set-up Fee (one time only)	
First Account	\$50.00
Each Additional Account	\$10.00
ACH Fraud Prevention	
Monthly Service Fee Per Account	\$25.00
Exception Item Fee	\$2.00 per item
Set-up Fee (per account, one time only)	\$20.00

Fees for Other Services

Night Depository Services	
Access keys	\$6.00 each
Tamper resistant poly-bags	\$22.50 per 100
Cashier's Checks	\$8.00 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

Safe Deposit Box Fees

Safe Deposit Box Late Payment Fee	\$10 after 30 days
Annual Rental Fees	
2 x 5	\$45.00
3 x 5	\$45.00
2 x 10	\$50.00
4 x 5	\$55.00
5 x 5	\$60.00
3 x 10	\$65.00
4 x 10	\$85.00
5 x 10	\$90.00
10 x 10	\$150.00
15 x 10	\$185.00
10 x 25	\$215.00

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
- Online and phone banking at no additional cost
- FNBizApp mobile banking at no additional cost
- Online Bill Pay, no charge first two months

- 1 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.
- 2 Restrictions may apply to qualify for certain accounts. Please see a First National Bank Alaska associate for further information.
- 3 Average Collected Balance Requirement is the minimum average collected balance for the statement cycle required to waive the Monthly Service Fee. Other account fees or restrictions may apply.
- 4 Monthly Service Fee is assessed if the balance, transaction or statement requirement is not met during the statement period. Other account fees or restrictions may apply.
- 5 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 restrictions may apply.
- 6 Includes images of check fronts only with 20 checks per page (10 each side) or 36 checks per page (18 each side).
- 7 Includes images of check fronts and backs, or fewer but larger images per page than the Mailed Standard Check Image Statement.