

Checking Accounts

Business First Checking	
Minimum Daily Balance Requirement ¹	\$10,000
Monthly Service Fee	\$5.00
Transaction fees	
Debits ²	\$0.15 each
Credits ³	\$0.15 each
Deposited Items ⁴	\$0.05 each
Balance Earnings Credit: \$0.15 per \$100 of minimum monthly balance (not to exceed the total statement and activity charges)	
Business Flat Fee Checking	
Minimum Daily Balance Requirement ¹	\$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.	
Business Interest Checking⁵	
Minimum Daily Balance Requirement ¹	\$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.	
IOLTA Interest On Lawyers Trust Account⁵	
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.	
Business Account Analysis	
Monthly Service Fee (per account)	\$15.00
Transaction fees	
Debits ²	\$0.15 each
Credits ³	\$0.50 each
Deposited Items ⁴	\$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

Bill Pay for Business (per account)	\$5.95 per month for unlimited transactions
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	\$29.00 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)	
Reproduction of records	\$25.00 per hour
Minimum charge	\$1.00 per item
Check Printing	\$10.00
Counter Checks (maximum of 5)	Varies
Account closed within 180 days from opening	\$1.00 per check
Garnishments/Executions/Levies	\$25.00
	\$100.00 each

Money Market Accounts

First Investment Account	
Minimum Daily Balance Requirement ¹	\$2,500
Monthly Service Fee	\$9.00
Transaction fees ⁶	
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.	
Super First Investment Account	
Average Collected Balance Requirement ⁷	\$25,000
Monthly Service Fee	\$24.00
Transaction fees ⁶	
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

Business Savings	
Minimum Daily Balance Requirement ¹	\$2,500
Monthly Service Fee with mailed statement ⁸	\$5.00
Monthly Service Fee with e-Statement ^{3,9}	\$4.00
Transaction fees ¹⁰	
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.	
First Tier Savings Account	
Minimum Daily Balance Requirement ¹	\$7,500
Monthly Service Fee with mailed statement ⁸	\$20.00
Monthly Service Fee with e-Statement ⁹	\$19.00
Transaction fees ¹⁰	
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 ¹¹	\$4.00
Mailed Enhanced Check Image Statement ¹²	\$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

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

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

³ Credit activity fee is assessed for each deposit ticket or ACH credit.

⁴ 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.

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

⁶ 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.

⁷ 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.

⁸ 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.

⁹ 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.

¹⁰ 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.

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

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