

Checking Accounts

First 20 Account	
Minimum Daily Balance Requirement ¹	\$1,000
Monthly Service Fee	\$5.00
Transaction fees	
First 20 checks per monthly cycle	No charge
Over 20 checks per monthly cycle	\$0.20 each
Direct Deposit Checking	
Requires 1 direct deposit per statement cycle to waive monthly service fee.	
Monthly Service Fee	\$7.00
Personal Independence²	
Minimum Daily Balance Requirement ¹	\$1,500
Monthly Service Fee	\$7.00
Independence Gold Account²	
Minimum Daily Balance Requirement ¹	\$5,000
Monthly Service Fee	\$9.00
Account benefits include: free First National Bank Alaska exclusive design checks, savings overdraft protection, money orders, and small safe deposit box (where available).	

Interest Checking

Personal First Rate Checking	
Minimum Daily Balance Requirement ¹	\$2,500
Monthly Service Fee	\$9.00
Employer Advantage and ONE Advantage Checking²	
Requires 1 direct deposit per statement cycle OR Minimum Daily Balance Requirement. ¹	\$3,500
Monthly Service Fee	\$9.00
Account benefits include: free First National Bank Alaska exclusive design checks, savings overdraft protection, money orders, and small safe deposit box (where available).	
Alaska Military Checking²	
Requires 1 direct deposit per statement cycle OR Minimum Daily Balance Requirement. ¹	\$3,500
Monthly Service Fee	\$9.00
Account benefits include: free First National Bank Alaska exclusive design checks, savings overdraft protection, money orders, and small safe deposit box (where available).	

Other Accounts

Teen Checking²	
Requires e-Statement enrollment to waive monthly service fee.	
Monthly Service Fee with mailed statement ³	\$3.00
Monthly Service Fee with e-Statement ⁴	No charge
Transaction fees	
First 10 checks per monthly cycle	No charge
Over 10 checks per monthly cycle	\$0.20 each
College Checking²	
Requires e-Statement enrollment to waive monthly service fee.	
Monthly Service Fee with mailed statement ³	\$5.00
Monthly Service Fee with e-Statement ⁴	No charge
Health Savings Account²	
Minimum Daily Balance Requirement ¹	\$100
Monthly Service Fee	\$2.00
Paid Check Fee	\$0.20 each
No fee for point of sale MasterMoney™ Debit Card transactions, ATM or ACH withdrawals.	
Representative Payee Account²	
Requires 1 direct deposit per statement cycle to waive monthly service fee.	
Monthly Service Fee	\$4.00

Money Market Accounts

First Investment Account	
Minimum Daily Balance Requirement ¹	\$2,500
Monthly Service Fee	\$9.00
Transaction fees ⁵	
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 ⁶	\$25,000
Monthly Service Fee	\$24.00
Transaction fees ⁵	
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

Personal Savings	
Minimum Daily Balance Requirement ¹	\$300
Monthly Service Fee with mailed statement ³	\$3.00
Monthly Service Fee with e-Statement ⁴	\$2.00
Transaction fees ⁷	
First 3 debits per month	No charge
Over 3 debits per month	\$3.00 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 ³	\$20.00
Monthly Service Fee with e-Statement ⁴	\$19.00
Transaction fees ⁷	
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.	
Youth Savings (UTMA) Account²	
Minimum Daily Balance Requirement ¹	\$300
Monthly Service Fee with mailed statement ³	\$3.00
Monthly Service Fee with e-Statement ⁴	No charge
Transaction fees ⁷	
First 3 debits per month	No charge
Over 3 debits per month	\$3.00 each
This refers to each in-person withdrawal, automatic, telephone or pre-authorized transfer, after the first three paid per month.	

Statement Options

e-Statement	No charge
Mailed Statement w/o Images	\$1.00
Mailed Standard Check Image Statement ⁸	\$4.00
Mailed Enhanced Check Image Statement ⁹	\$6.00

All First National Bank Alaska personal accounts include:

- First National Bank MasterMoney™ Debit Card with no monthly fee
- Free BankNow! Online & By Phone access
- Free FNBA app mobile banking access

Other Account Fees

Bill Pay for personal consumers (per account)	No monthly service fee - 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	\$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)	\$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

Fees for Other Services

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/IRAs

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

³ Monthly Service Fee with mailed statements is only assessed if the balance, transaction, or statement requirement is not met during the statement period. Other account fees or restrictions may apply.

⁴ 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.

⁵ 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.

⁶ 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.

⁷ 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.

⁸ Includes images of check fronts only with 20 checks per page (10 each side) or 36 checks per page (18 each side).

⁹ Includes images of check fronts and backs, or fewer images per page than the Mailed Standard Check Image Statement.