

## Checking Accounts

<b>First 20 Account</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$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
<b>Direct Deposit Checking</b>	
Requires 1 direct deposit per statement cycle to waive monthly service fee.	
Monthly Service Fee	\$7.00
<b>Personal Independence<sup>2</sup></b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$1,500
Monthly Service Fee	\$7.00
<b>Independence Gold Account<sup>2</sup></b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$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

<b>Personal First Rate Checking</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$2,500
Monthly Service Fee	\$9.00
<b>Employer Advantage and ONE Advantage Checking<sup>2</sup></b>	
Requires 1 direct deposit per statement cycle <b>OR</b> Minimum Daily Balance Requirement. <sup>1</sup>	\$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).	
<b>Alaska Military Checking<sup>2</sup></b>	
Requires 1 direct deposit per statement cycle <b>OR</b> Minimum Daily Balance Requirement. <sup>1</sup>	\$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

<b>Teen Checking<sup>2</sup></b>	
Requires e-Statement enrollment to waive monthly service fee.	
Monthly Service Fee with mailed statement <sup>3</sup>	\$3.00
Monthly Service Fee with e-Statement <sup>4</sup>	No charge
Transaction fees	
First 10 checks per monthly cycle	No charge
Over 10 checks per monthly cycle	\$0.20 each
<b>College Checking<sup>2</sup></b>	
Requires e-Statement enrollment to waive monthly service fee.	
Monthly Service Fee with mailed statement <sup>3</sup>	\$5.00
Monthly Service Fee with e-Statement <sup>4</sup>	No charge
<b>Health Savings Account<sup>2</sup></b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$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.	
<b>Representative Payee Account<sup>2</sup></b>	
Requires 1 direct deposit per statement cycle to waive monthly service fee.	
Monthly Service Fee	\$4.00

## 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>5</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>6</sup>	\$25,000
Monthly Service Fee	\$24.00
Transaction fees <sup>5</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>Personal Savings</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$300
Monthly Service Fee with mailed statement <sup>3</sup>	\$3.00
Monthly Service Fee with e-Statement <sup>4</sup>	\$2.00
Transaction fees <sup>7</sup>	
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.	
<b>First Tier Savings Account</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$7,500
Monthly Service Fee with mailed statement <sup>3</sup>	\$20.00
Monthly Service Fee with e-Statement <sup>4</sup>	\$19.00
Transaction fees <sup>7</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.	
<b>Youth Savings (UTMA) Account<sup>2</sup></b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$300
Monthly Service Fee with mailed statement <sup>3</sup>	\$3.00
Monthly Service Fee with e-Statement <sup>4</sup>	No charge
Transaction fees <sup>7</sup>	
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 <sup>8</sup>	\$4.00
Mailed Enhanced Check Image Statement <sup>9</sup>	\$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

<b>Bill Pay for personal consumers (per account)</b>	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.	

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

<sup>3</sup> 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.

<sup>4</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 restrictions may apply.

<sup>5</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

### 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

of whether or not a transaction fee is charged. Excessive transactions may result in closure of account.

<sup>6</sup> 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.

<sup>7</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>8</sup> Includes images of check fronts only with 20 checks per page (10 each side) or 36 checks per page (18 each side).

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

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Monthly Service Fee	\$7.00
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Minimum Daily Balance Requirement <sup>1</sup>	\$1,500
Monthly Service Fee	\$7.00
<b>Independence Gold Account<sup>2</sup></b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$5,000
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<b>Employer Advantage and ONE Advantage Checking<sup>2</sup></b>	
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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).	
<b>Alaska Military Checking<sup>2</sup></b>	
Requires 1 direct deposit per statement cycle OR Minimum Daily Balance Requirement. <sup>1</sup>	\$3,500
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Account benefits include: free First National Bank Alaska exclusive design checks, savings overdraft protection, money orders, and small safe deposit box (where available).	

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Transaction fees	
First 10 checks per monthly cycle	No charge
Over 10 checks per monthly cycle	\$0.20 each
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Requires e-Statement enrollment to waive monthly service fee.	
Monthly Service Fee with mailed statement <sup>3</sup>	\$5.00
Monthly Service Fee with e-Statement <sup>4</sup>	No charge
<b>Health Savings Account<sup>2</sup></b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$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.	
<b>Representative Payee Account<sup>2</sup></b>	
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Monthly Service Fee with mailed statement <sup>3</sup>	\$20.00
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First 1 debit per month	No charge
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Money Orders	\$5.00 per item
Wire Transfer Fees	
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International Outgoing	\$50.00 per wire
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### 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
IRA Transfer Fee	\$25.00

### Safe Deposit Box Fees

Safe Deposit Box Late Payment Fee	\$10 after 30 days
Annual Rental Fees	
2 x 5	\$40.00
3 x 5	\$40.00
2 x 10	\$50.00
4 x 5	\$50.00
5 x 5	\$55.00
3 x 10	\$65.00
4 x 10	\$85.00
5 x 10	\$90.00
10 x 10	\$145.00
15 x 10	\$185.00
10 x 25	\$215.00

of whether or not a transaction fee is charged. Excessive transactions may result in closure of account.

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