

## 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<br>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<br>(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    |
| <b>ImageCache CD-ROM Statements</b>                      |           |
| 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.

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| 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        |
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| Monthly Service Fee (per account)   | \$15.00          |
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| 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<br>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                               |
| <b>Account Research</b><br>(see other services for Legal Research Fees)      |  |
| 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  |
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| Transaction fees <sup>10</sup>   |              |
| First 3 debits per month   | No charge    |
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| Transaction fees <sup>10</sup>   |              |
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## Fees for Other Services

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|--|------------------|
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|                               |                   |
|-------------------------------|-------------------|
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## 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           |

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