

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 Independence ²	
Minimum Daily Balance Requirement ¹	\$1,500
Monthly Service Fee	\$7.00
Independence Gold Account ²	
Minimum Daily Balance Requirement ¹	\$5,000
Monthly Service Fee	\$9.00
Account benefits include: First National Bank Alaska exclusive design checks, savings overdraft protection, money orders, and small safe deposit box (where available), all at no additional cost.	

Interest Checking

Personal First Rate Checking	
Minimum Daily Balance Requirement ¹	\$2,500
Monthly Service Fee	\$9.00
Employer Advantage Checking ²	
Requires 1 direct deposit per statement cycle OR Minimum Daily Balance Requirement. ¹	\$3,500
Monthly Service Fee	\$9.00
Account benefits include: First National Bank Alaska exclusive design checks, savings overdraft protection and small safe deposit box (where available), all at no additional cost.	
Alaska Military Checking ²	
Requires 1 direct deposit per statement cycle OR Minimum Daily Balance Requirement. ¹	\$3,500
Monthly Service Fee	\$9.00
Account benefits include: First National Bank Alaska exclusive design checks, savings overdraft protection and small safe deposit box (where available), all at no additional cost.	

Other Accounts

Teen Checking ²	
Requires e-Statement enrollment to waive monthly service fee.	
Monthly Service Fee 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 Checking ²	
Requires e-Statement enrollment to waive monthly service fee.	
Monthly Service Fee ³	\$5.00
Monthly Service Fee with e-Statement ⁴	No charge
Health Savings Account ²	
Minimum Daily Balance Requirement ¹	\$100
Monthly Service Fee	\$2.00
Paid Check Fee	\$0.20 each
No fee for point of sale Mastercard® Debit Card transactions, ATM or ACH withdrawals.	

Employer Advantage Health Savings Account ²	
Monthly Service Fee	No charge
Paid Check Fee	\$0.20 each
No fee for point of sale Mastercard® Debit Card transactions, ATM or ACH withdrawals.	
Representative Payee Account ²	
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	
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 ⁵	\$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

Personal Savings	
Minimum Daily Balance Requirement ¹	\$300
Monthly Service Fee ³	\$3.00
Monthly Service Fee with e-Statement ⁴	\$2.00
Transaction fees	
First 3 debits per month	No charge
Over 3 debits per month	\$3.00 each
This refers to each in-person withdrawal, automatic, telephone, online or pre-authorized transfer, after the first three paid per month.	
Employer Advantage Savings ²	
Transaction fees	
First 3 debits per month	No charge
Over 3 debits per month	\$3.00 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 ³	\$20.00
Monthly Service Fee with e-Statement ⁴	\$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.	
Youth Savings (UTMA) Account ²	
Minimum Daily Balance Requirement ¹	\$300
Monthly Service Fee ³	\$3.00
Monthly Service Fee with e-Statement ⁴	No charge
Transaction fees	
First 3 debits per month	No charge
Over 3 debits per month	\$3.00 each
This refers to each in-person withdrawal, automatic, telephone, online or pre-authorized transfer, after the first three paid per month.	

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	\$33.00
Service assisted per check series	\$50.00
Non-sufficient funds item (NSFs/Overdrafts) ⁸	\$33.00 per item
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)	\$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

Fees for Other Services

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.	

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

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	\$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

All First National Bank Alaska personal accounts include:

- First National Bank Alaska Mastercard® Debit Card at no additional cost⁹
- Online and phone banking at no additional cost
- FNBAApp mobile banking at no additional cost

- 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 is 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 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.
- 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.
- 8 This fee applies to Non-sufficient funds items created by check, electronic withdrawal, ATM withdrawal, or Point of Sale Transaction. A fee is not assessed if the amount of the item is \$5 or less or if payment of all items presented that day would result in an overdraft of \$5 or less. A maximum of five (5) fees will be assessed per day. Multiple fees will not be assessed for any item identified as previously being returned NSF.
- 9 ATM Operator/Network Fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).