

Checking Accounts

First 20 Checking Account	
Minimum Daily Balance Requirement ¹	\$1,000
Monthly Service Fee	\$5.00
<u>Transaction fees</u>	
First 20 checks per monthly cycle	No charge
Over 20 checks per monthly cycle	\$0.20 each
Direct Deposit Advantage Account	
Monthly Service Fee	\$7.00
Monthly Service Fee with 1 direct deposit per statement cycle	Waived
Personal Independence	
Minimum Daily Balance Requirement ¹	\$1,500
Monthly Service Fee	\$7.00

Interest Checking

First Rate Account	
Minimum Daily Balance Requirement ¹	\$2,500
Monthly Service Fee	\$9.00
Employer Advantage Account²	
Minimum Daily Balance Requirement. ¹	\$3,500
Monthly Service Fee	\$9.00
Monthly Service Fee with 1 direct deposit per statement cycle	Waived
<i>Account benefits include: Savings overdraft protection³ and small safe deposit box (where available), at no cost. First National design single safety checks at no cost¹¹, additional check designs available for purchase.</i>	
Alaska Military²	
Minimum Daily Balance Requirement. ¹	\$3,500
Monthly Service Fee	\$9.00
Monthly Service Fee with 1 direct deposit per statement cycle	Waived
<i>Account benefits include: Savings overdraft protection³ and small safe deposit box (where available), at no cost. First National design single safety checks at no cost¹¹, additional check designs available for purchase.</i>	

Other Checking Accounts

Teen Checking Account²	
Monthly Service Fee (with paper statement)	\$3.00
Monthly Service Fee with electronic statement	Waived
<u>Transaction fees</u>	
First 10 checks per monthly cycle	No charge
Over 10 checks per monthly cycle	\$0.20 each
College Checking Account²	
Monthly Service Fee (with paper statement)	\$5.00
Monthly Service Fee with electronic statement	Waived
Health Savings Account²	
Minimum Daily Balance Requirement ¹	\$100
Monthly Service Fee	\$2.00
Paid Check Fee	\$0.20 each
Employer Advantage Health Savings Account²	
Monthly Service Fee	No charge
Paid Check Fee	\$0.20 each
Representative Payee²	
Monthly Service Fee	\$4.00
Monthly Service Fee with 1 direct deposit per statement cycle	Waived

Money Market Accounts

First Investment Account	
Minimum Daily Balance Requirement ¹	\$2,500
Monthly Service Fee	\$9.00
<u>Transaction fees</u>	
First 6 debits per month	No charge
Over 6 debits per month	\$10.00 each
<i>This refers to each check, automatic, telephone, online or pre-authorized transfer after the first six paid per month.</i>	
<i>Paper Enhanced Check Image Statement of front and back of each check provided at cost of Mailed Statement without Images.</i>	
Super First Investment Account	
Minimum Deposit Required to Open	\$25,000
Average Collected Balance Requirement ⁶	\$25,000
Monthly Service Fee	\$24.00
<u>Transaction fees</u>	
First 6 debits per month	No charge
Over 6 debits per month	\$25.00 each
<i>This refers to each in-person withdrawal, check, automatic, telephone, online or pre-authorized transfer after the first six paid per month.</i>	
<i>Paper Enhanced Check Image Statement of front and back of each check provided at cost of Mailed Statement without Images.</i>	

Savings Accounts

Regular Savings Account	
Minimum Daily Balance Requirement ¹	\$300
Monthly Service Fee ⁴	\$3.00
Monthly Service Fee with electronic statement ⁵	\$2.00
<u>Transaction fees</u>	
First 3 debits per month	No charge
Over 3 debits per month	\$3.00 each
<i>This refers to each in-person withdrawal, automatic, telephone, online or pre-authorized transfer, after the first three paid per month.</i>	
Employer Advantage Savings²	
<u>Transaction fees</u>	
First 3 debits per month	No charge
Over 3 debits per month	\$3.00 each
<i>This refers to each in-person withdrawal, automatic, telephone, online or pre-authorized transfer, after the first three paid per month.</i>	
First Tier Savings	
Minimum Daily Balance Requirement ¹	\$7,500
Monthly Service Fee ⁴	\$20.00
Monthly Service Fee with electronic statement ⁵	\$19.00
<u>Transaction fees</u>	
First 1 debit per month	No charge
Over 1 debit per month	\$20.00 each
<i>This refers to each in-person withdrawal, automatic, telephone, online or pre-authorized transfer, after the first paid per month.</i>	
Youth Savings Account (UTMA)²	
Minimum Daily Balance Requirement ¹	\$300
Monthly Service Fee ⁴	\$3.00
Monthly Service Fee with electronic statement	Waived
<u>Transaction fees</u>	
First 3 debits per month	No charge
Over 3 debits per month	\$3.00 each
<i>This refers to each in-person withdrawal, automatic, telephone, online or pre-authorized transfer, after the first three paid per month.</i>	

Account Related Fees

Stop Payments	
Online per check	\$25.00
Service assisted per check/ACH payment ¹⁰	\$33.00
Service assisted per check series ¹⁰	\$50.00
Non-sufficient funds/Overdraft Items (NSF/OD) ⁹	\$33.00 per item
Telephone Transfer ¹⁰	\$10.00 per transfer
Maintenance Transfer of Funds (automatic transfer of funds for minimum balance)	\$2.00
Insufficient Funds Transfer (Savings Overdraft Protection ³)	\$10.00 per transfer
Incoming wire credited to account	\$15.00 per wire
Mini-statement provided by branch	\$2.00 per statement
Account Research (see Fees for Other Services for Legal Research)	\$35.00 per hour/ min. charge \$10.00
Reproduction of records	\$1.00 per item
CD-ROM	\$5.00 each
Account closed within 180 days from opening	\$25.00
Garnishments/Executions/Levies	\$100.00 each
Statement Options	
Electronic statement	No charge
Paper Statement without Images	\$1.00
Paper Standard Check Image statement ⁷	\$4.00
Paper Enhanced Check Image statement ⁸	\$6.00

Fees for Other Services

Bill Pay Fees	
Bill Pay Enrollment (per account)/ unlimited payment	No monthly service fee
Bill Pay Same Day	\$9.95 per transaction
Bill Pay Rush Payment	\$14.95 per transaction
Counter Checks (maximum of 5)	\$3.00 per check
Check Printing	Varies
Cashier's Checks	\$8.00 per item
Money Orders	\$5.00 per item
Gift Cards	\$4.50 per item
Replacement debit card (due to loss/damage in 12-month period)	Initial replacement – no charge/ each subsequent \$25.00
External Transfers	
External Transfer Three-day	No charge
External Transfer Next-day (Ext.Trnsfr)	\$5.00 per transfer
External Transfer Instant(Ext.Trnsfr)	\$10.00 per transfer
Wire Transfer Fees	
Domestic Outgoing	\$35.00 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
<i>Upon request, rates will be quoted for any services not listed.</i>	

Certificate of Deposits/IRAs

Certificate of Deposit/IRAs	
Minimum to Open	\$750
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 Boxes

Safe Deposit Box Fees			
Safe Deposit Box Late Payment Fee			\$10 after 30 days
Annual Rental Fees			
2 x 5 and 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

1. Minimum Daily Balance Requirement (MDBR) is the minimum **daily** ledger balance for the monthly statement cycle required to waive the Monthly Service Fee. Other account fees or restrictions may apply.
2. Qualification requirements must be met to open account. Please see a First National Bank Alaska associate for further information.
3. Automatic Transfer Agreement enrollment required.
4. For Savings accounts, the Monthly Service Fee is assessed only on the months the MDBR is not met. Other account fees or restrictions may apply.
5. Monthly Service Fee with electronic statements is assessed if the MDBR is not met during the statement period and the account is enrolled in electronic statements. Other account fees or restrictions may apply.
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. Includes images of check fronts only.
8. Includes images of check front and back, image size options available.
9. This fee applies to Non-sufficient funds items created by check, electronic withdrawal, internal and external transfers, 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.
10. Service assisted refers to transactions processed with bank staff.
11. Accounts eligible for no cost First National design single safety checks must order in-branch or through the Customer Contact Center to receive benefit.