First National Bank Alaska

BUSINESS FEE SCHEDULE Effective Oct. 19, 2026

Checking Accounts

Business First Checking	
Minimum Daily Balance Requirement[1]	$10,000
Monthly Service Fee	$7.00
Transaction fees	
First 100 total per month	No charge
Over 100 total per month	$0.25 each
This refers to any combination of paid checks, in-person or ATM withdrawals, point of sale transactions, ACH debits or credits, deposits and deposited items, including paper and electronic.	

Business Flat Fee Checking	
Minimum Daily Balance Requirement[1]	$5,000
Monthly Service Fee	$12.00
Transaction fees	
First 400 total per month	No charge
Over 400 total per month	$0.35
This refers to any combination of paid checks, in-person or ATM withdrawals, point of sale transactions, ACH debits or credits, deposits and deposited items, including paper and electronic.	

Business Interest Checking	
Minimum Daily Balance Requirement[1]	$5,000
Monthly Service Fee	$12.00
Transaction fees	
First 200 total per month	No charge
Over 200 total per month	$0.35 each
This refers to any combination of paid checks, in-person or ATM withdrawals, point of sale transactions, ACH debits or credits, deposits and deposited items, including paper and electronic.	

Interest On Lawyers Trust Account (IOLTA)[2]	
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.	

Other Account Fees

Stop Payments	
Online per check	$25.00
Service assisted per check/ACH payment[9]	$33.00
Service assisted per check series[9]	$50.00
Non-sufficient funds items (NSFs/Overdrafts)	$33.00 per item No max per day
Telephone Transfer (service assisted phone transfers between FNBA accounts)[9]	$10.00 per transfer
Maintenance Transfer of Funds (automatic transfer of funds for minimum balance)[8]	$2.00 per transfer
Insufficient Funds Transfer (Savings Overdraft Protection[9]	$10.00 per transfer
Deposited items returned unpaid	$12.00 per item
Incoming wire credited to account	$15.00 per wire
Mini-statement provided by branch	$2.00 per statement
Account Research (see other services for Legal Research Fees)	$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

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

Business Savings	
Minimum Daily Balance Requirement[1]	$2,500
Monthly Service Fee[3]	$5.00
Monthly Service Fee with e-Statements[4]	$4.00
Transaction fees	
First 3 debits per month	No charge
Over 3 debits per month	$5.00 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.	

Statement Options

Electronic Statement	No charge
Paper Statement without Images	$1.00
Paper Standard Check Image Statement[6]	$4.00
Paper Enhanced Check Image Statement[7]	$6.00

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Fraud Prevention Services

Check Positive Pay	
Monthly Service Fee Per Account	$25.00
Exception fee (unacted on by customer)	$2.50 per item
Set-up Fee (one time only)	
First Account	$50.00
Each Additional Account	$10.00
ACH Fraud Prevention	
Monthly Service Fee Per Account	$25.00
Exception Item Fee	$2.00 per item
Set-up Fee (per account, one time only)	$20.00

Fees for Other Services

Bill Pay Fees[10]	
Bill Pay for Business (per account) [11]	$8.95
Bill Pay Same Day	$9.95 per transaction
Bill Pay Rush Payments	$14.95 per transaction
Night Depository Services	
Access keys	$6.00 each
Tamper resistant poly-bags	$22.50 per 100
Counter Checks (maximum of 5)	$3.00
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
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
Upon request rates will be quoted for any services not listed.	

Certificates of Deposits

Minimum to Open	$750.00
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

Safe Deposit Box Fees

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

First National Bank Alaska reserves the right to analyze the activity of all business accounts and charge accordingly.

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. Monthly Service Fee is assessed if the MDBR is not met during the statement cycle for checking accounts. 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.
4. 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.
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.
7. Includes images of check fronts and backs.
8. Automatic Transfer Agreement enrollment required.
9. Service assisted refers to transactions processed with bank staff.
10. Online Bill Pay, no charge for the first two months.
11. The Business Bill Pay fee is charged directly to the account and is not offset by analysis earnings allowances.