

## Checking Accounts

<b>Business First Checking</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$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.	
<b>Business Flat Fee Checking</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$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.	
<b>Business Interest Checking</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$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.	
<b>IOLTA Interest On Lawyers Trust Account<sup>2</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.	

## Other Account Fees

Bill Pay for Business (per account)	\$8.95 per month for unlimited Transactions
<b>Stop Payments</b>	
Online per check	\$25.00
Service assisted per check/ACH payment <sup>10</sup>	\$33.00
Service assisted per check series <sup>10</sup>	\$50.00
Non-sufficient funds items (NSFs/Overdrafts) <sup>8</sup>	\$33.00 per item No max per day
Telephone Transfer (service assisted phone transfers between FNBA accounts) <sup>10</sup>	\$10.00 per transfer
Maintenance Transfer of Funds (automatic transfer of funds for minimum balance) <sup>9</sup>	\$2.00 per transfer
Insufficient Funds Transfer (Savings Overdraft Protection) <sup>9</sup>	\$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

<b>First Investment Account</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$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.	
<b>Super First Investment Account</b>	
Average Collected Balance Requirement <sup>5</sup>	\$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

<b>Business Savings</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$2,500
Monthly Service Fee <sup>3</sup>	\$5.00
Monthly Service Fee with e-Statements <sup>4</sup>	\$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.	
<b>First Tier Savings Account</b>	
Minimum Daily Balance Requirement <sup>1</sup>	\$7,500
Monthly Service Fee <sup>3</sup>	\$20.00
Monthly Service Fee with e-Statement <sup>4</sup>	\$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

e-Statement	No charge
Mailed Statement without Images	\$1.00
Mailed Standard Check Image Statement <sup>6</sup>	\$4.00
Mailed Enhanced Check Image Statement <sup>7</sup>	\$6.00
<b>ImageCache DVD-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 DVD copy	\$7.50

## Fraud Prevention Services

Check/Payee 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

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
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

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 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

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<sup>11</sup>
- Online and phone banking at no additional cost
- Mobile banking at no additional cost
- Online Bill Pay, no charge first two months

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 e-Statement is assessed if the MDBR is not met during the statement period and the account is enrolled in e-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 with 20 checks per page (10 each side) or 36 checks per page (18 each side).
7. Includes images of check fronts and backs, 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. Automatic Transfer Agreement enrollment required.
10. Service assisted refers to transactions processed with bank staff.
11. 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).