

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	
Monthly Service Fee	\$7.00
Monthly Service Fee with 1 direct deposit per statement cycle	Waived
Personal Independence ⁹	
Minimum Daily Balance Requirement ¹	\$1,500
Monthly Service Fee	\$7.00
Independence Gold Account ^{9 / 10}	
Minimum Daily Balance Requirement ¹	\$5,000
Monthly Service Fee	\$9.00
Account benefits include: Savings overdraft protection ³ , money orders, and small safe deposit box (where available), all at no additional cost. First National design single safety checks at no cost, additional check designs available for purchase.	

Interest Checking

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

Other Accounts

Teen Checking ²	
Monthly Service Fee (with paper statement)	\$3.00
Monthly Service Fee with e-Statement	Waived
Transaction fees	
First 10 checks per monthly cycle	No charge
Over 10 checks per monthly cycle	\$0.20 each
College Checking ²	
Monthly Service Fee (with paper statement)	\$5.00
Monthly Service Fee with e-Statement	Waived
Health Savings Account ²	
Minimum Daily Balance Requirement ¹	\$100
Monthly Service Fee	\$2.00
Paid Check Fee	\$0.20 each

Employer Advantage Health Savings Account ²	
Monthly Service Fee	No charge
Paid Check Fee	\$0.20 each
Representative Payee Account ²	
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
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 ⁶	\$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 ⁴	\$3.00
Monthly Service Fee with e-Statement ⁵	\$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 ⁴	\$20.00
Monthly Service Fee with e-Statement ⁵	\$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.	

Savings Accounts

First Tier Savings Account	
Minimum Daily Balance Requirement ¹	\$7,500
Monthly Service Fee ⁴	\$20.00
Monthly Service Fee with e-Statement ⁵	\$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 ⁴	\$3.00
Monthly Service Fee with e-Statement	Waived
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 ¹¹	\$33.00
Service assisted per check series ¹¹	\$50.00
Non-sufficient funds item (NSFs/Overdrafts) ⁹	\$33.00 per item
Telephone Transfer ¹¹	\$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)	
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

Fees for Other Services

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
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.	

Statement Options

e-Statement	No charge
Mailed Statement without Images	\$1.00
Mailed Standard Check Image Statement ⁷	\$4.00
Mailed Enhanced Check Image Statement ⁸	\$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 personal accounts include the following at no additional cost:

- First National Bank Alaska Mastercard® Debit Card¹²
- Online and automated phone banking
- Mobile banking at no additional cost

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. 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.
5. 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.
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 with 20 checks per page (10 each side) or 36 checks per page (18 each side).
8. Includes images of check fronts and backs, fewer but larger images per page than the Mailed Standard Check Image Statement.
9. 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.
10. Account type no longer offered.
11. Service assisted refers to transactions processed with bank staff.
12. 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).