



Deposit Account Fee Schedule

Fee Schedule Effective 4-25-19

The following fees may be assessed against your account monthly and transaction limitations, if any, apply to your account:

Accounts	Other Products/Services
First Fed Cash checking: No Monthly Fee	Replacement of Debit Card: \$10
First Fed Cash Back checking: No Monthly Fee	Debit Card PIN Reissue: \$5
First Fed Cash Plus savings: No Monthly Fee	Debit Card Limit Increase: \$5
Club Fed checking: No Monthly Fee	Visa Credit Cards: Varies
First Choice Money Market: No Monthly Fee	Deposited Check Returned Unpaid: \$12 per item
First Choice Checking: No Monthly Fee	Stop Payments Check or Bill pay: \$30
<i>\$3.95/month for Paper Statement Fee</i>	Copy Check/Paper or Bill Pay: \$8 per check
Health Savings Account: No Monthly Fee	Money Order/Bank Check: \$5 per check
First Fed Plus Savings: No Monthly Fee	Copy of Monthly Statement: \$10 each
First Choice Savings: No Monthly Fee	Return Mail: \$3
<i>\$7/month if balance less than \$100 durring cycle</i>	Check Printing: Varies
Christmas Club savings: No Monthly Fee	Non-Sufficient Funds (NSF): \$32 per item
Vacation Club savings: No Monthly Fee	<i>check, in person withdrawal, all electronic means</i>
Premier Estate: \$8 monthly fee	O/D transfer from Savings: \$5 per transfer
Business Choice Checking: No Monthly Fee	Early Account Closure: \$40
<i>]100 FREE Transactions, \$0.45 each over 100</i>	Excessive Transactions \$7 per trans.
Business Gold Checking: No Monthly Fee	<i>Money Market and Savings accounts</i>
<i>300 FREE Transactions, \$0.45 each over 300</i>	Safe Deposit Box Late Fee: \$15
<i>\$25/Month if \$10,000 Avg Balance not met</i>	Research \$75/HR
Business Ultimate Checking 100: No Monthly Fee	<i>Court ordered and customer requested</i>
<i>1000 FREE Transactions \$0.20 each over 1000</i>	Night Drop Locked Bags: \$25
<i>\$50/Month if \$100,000 Avg Balance not met</i>	Incoming Domestic Wire: \$20 per wire
Business Ultimate Checking 150: No Monthly Fee	Outgoing Domestic Wire: \$25 per wire
<i>1000 FREE Transactions \$0.20 each over 1000</i>	Incoming International Wire: \$25 per wire
<i>\$75/Month if \$150,000 Avg Balance not met</i>	Outgoing International Wire: \$45 per wire
Business Platinum Checking: \$10 monthly fee	Credit Card Merchant Services: Quoted
<i>Check Cleared</i> \$0.22 per item	RSA Token Monthly Fee: \$9 each
<i>ACH Transaction</i> \$0.17 per item	Sweep Account Services: \$25
<i>Deposited Item</i> \$0.17 per item	Mobile RDC \$15 monthly fee
<i>*Earnings Credit (rate varies) will offset some fees</i>	<i>Max 25 items per month</i>
	Merchant RDC
	<i>Set up fee:</i> \$50
	<i>Scanner</i> \$45 monthly fee
	<i>Deposited Item</i> \$0.17 per item
	ACH
	<i>Set up fee:</i> \$50
	<i>Choice and Gold Accounts</i> \$15 monthly fee
	<i>Platinum Accounts</i> \$35 monthly fee