



## Deposit Account Fee Schedule

Fee Schedule Effective 8-1-2024

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

Accounts	Other Products/Services
<b>First Fed Cash Checking:</b> No Monthly Fee	<b>Replacement of Debit card:</b> \$12
<b>First Fed Cash Back Checking:</b> No Monthly Fee	<b>Visa Credit Cards:</b> Varies
<b>First Fed Plus Savings:</b> No Monthly Fee	<b>Returned Item Fee:</b> \$15 per item
<b>First Choice Money Market:</b> No Monthly Fee	<b>Stop Payment Fee:</b> \$30
<i>Transaction Limit: 12 debits/withdrawals per monthly statement cycle</i>	<b>Copy Check/Paper or Bill Pay:</b> \$8 per check
<i>Excessive Transaction Fee \$5.00 per debit/withdrawal over 12</i>	<b>Money Order/Bank Check:</b> \$8 per check
<b>Simple Money Market</b> No Monthly Fee	<b>Copy of Monthly Statement:</b> \$10 each
<i>No checks, ACH transactions or debit card allowed</i>	
<i>Transaction Limit: 12 debits/withdrawals per monthly statement cycle</i>	<b>Return Mail:</b> \$8
<i>Excessive Transaction Fee \$5.00 per debit/withdrawal over 12</i>	<b>Check Printing:</b> Varies
<b>First Choice Checking:</b> No Monthly Fee	<b>Insufficient Funds Charge:</b> \$32 per item
<i>\$4.95/month for Paper Statement Fee</i>	<i>check, in person withdrawal, all electronic means</i>
<b>Health Savings Account:</b> No Monthly Fee	<b>O/D transfer from Savings:</b> \$6 per transfer
<b>First Choice Savings:</b> No Monthly Fee	<b>Early Account Closure:</b> within 90 days \$50
<i>\$7/month if balance less than \$100 during cycle</i>	<b>Safe Deposit Box Late Fee:</b> \$15
<b>Christmas Club Savings:</b> No Monthly Fee	<b>Research</b> \$80/HR
<b>Vacation Club Savings:</b> No Monthly Fee	<i>Court ordered and customer requested</i>
<b>Premier Estate:</b> \$8 monthly fee	<b>Night Drop Locked Bags:</b> \$35
<b>Bank On:</b> \$5 maintenance fee, monthly	<b>Incoming Domestic Wire:</b> \$20 per wire
<i>Out of Network ATM Fee</i> \$2.50	<b>Outgoing Domestic Wire:</b> \$30 per wire
<i>Overdraft Fee</i> No Fee	<b>International Wire Transfer Deposit:</b> \$30 per wire
<b>Business Choice Checking:</b> No Monthly Fee*	<b>International Wire Transfer Withdrawal</b> \$50 per wire
<i>*100 FREE Transactions, \$0.50 each over 100</i>	<b>Credit Card Merchant Services:</b> Quoted
<b>Business Gold Checking:</b> No Monthly Fee*	<b>RSA Token Monthly Fee:</b> \$10 each
<i>300 FREE Transactions, \$0.50 each over 300</i>	<b>Sweep Account Services:</b> \$50
<i>*\$38/Month if \$10,000 Avg Balance not met</i>	<b>Mobile RDC</b> \$16 monthly fee
<b>Business Ultimate Checking 100:</b> No Monthly Fee*	<i>Max 25 items per month</i>
<i>1000 FREE Transactions \$0.25 each over 1000</i>	<b>Merchant RDC</b>
<i>*\$65/Month if \$100,000 Avg Balance not met</i>	<i>Set up fee:</i> \$50
<b>Business Ultimate Checking 150:</b> No Monthly Fee*	<i>Scanner</i> \$50 monthly fee
<i>1000 FREE Transactions \$0.25 each over 1000</i>	<i>Deposited Item</i> \$0.20 per item
<i>*\$90/Month if \$150,000 Avg Balance not met</i>	<b>ACH</b>
<b>Business Platinum Checking:</b> \$15 monthly fee	<i>Set up fee:</i> \$50
<i>Check Cleared</i> \$0.25 per item	<i>Choice and Gold Accounts</i> \$20 monthly fee
<i>ACH Transaction</i> \$0.25 per item	<i>Platinum Accounts</i> \$40 monthly fee
<i>Deposited Item</i> \$0.25 per item	
<i>*Earnings Credit (rate varies) will offset some fees</i>	
<b>Positive Pay:</b>	
Monthly fee per account \$30	