

Unless otherwise noted, the following fees apply to all First American Bank Business Accounts. All fees are per transaction/occurrence, unless otherwise stated.

Earnings Credit Allowance

Many business account fees may be offset by the "Earnings Credit Allowance", which is calculated by multiplying average collected funds, less current reserve requirements, times the current earnings credit rate for the number of days in the statement period. The earnings credit rate will vary with market conditions. **Fees marked with an asterisk (*) cannot be offset by the Earnings Credit Allowance.**

z MONTHLY FEE ¹	
Checking Accounts	\$27.00/month
Money Market Accounts (below minimum) ²	\$14.95/month
Savings Accounts (below minimum) ³	\$5.00/month

ACCOUNT SERVICES	
Checks Paid ¹	\$0.25
On-Ups Items Deposited (FAB Check) ¹	\$0.19
Items Deposited (Other) ¹	\$0.21
Deposit ¹	\$1.70
ACH Debits or Credits - Received ¹	\$0.21
ACH Addenda - Received ¹	\$1.05
Account Closing Fee (closed within 6 months of opening)*	\$50.00
Dormant Account Fee* ⁴	\$10.00/month
Chargeback/Creditback (ACH or Deposit Item)	\$4.50
Chargeback Special Handling	\$17.50/month
Chargeback Special Notification	\$35.00/month
Re-Deposit Chargeback	\$4.50
Insufficient Funds - Return Item Fee*	\$39.50
Insufficient Funds - Overdraft Fee*	\$39.50
Large Item Return Fee (>=\$5,000)	\$25.00 + Return Item Fee
Negative Daily Collected Balance Rate (NDCBR)	Prime + 2.5%
Overdraft Interest Rate	18.00% APR
Deposit Correction	\$5.00
Stop Payment - via Customer Service	\$35.00
Stop Payment - via Ca\$hTrac	\$30.00
Research Fee (minimum \$62.50)	\$125.00/hour
Research with Paper Copies	\$0.30/page + Research Fee
Auction Letter	\$50.00
Audit Confirmation or Verification of Deposit (VOD)	\$20.00
Excess Money Market or Savings Transaction ⁵	\$10.00

RECONCILIATION SERVICES	
Deposit Reconciliation	\$40.00/month
Full Reconciliation	\$100.00/month
Daily BAI Information Reporting	\$50.00/month
Daily Information Reporting 3 rd Party	\$150.00/month
Special Cut-off Statement	\$15.00

TRANSFERS	
Telephone Transfer (Account Transfer via Customer Service)	\$10.00
Incoming Wire Transfer	\$15.00
Outgoing Domestic Wire Transfer	\$30.00
Outgoing Repetitive Wire Transfer	\$20.00
Outgoing International Wire Transfer	\$45.00
Wire Transfer Notification Fee	\$10.00/month
Wire Transfer Recall	\$15.00
Amendment to Wire Transfer	\$30.00
Same Day Wire Transfer Tax Payment*	\$25.00

CHECK AND STATEMENT SERVICES	
Monthly Statement - Electronic	Free
Monthly Statement - Paper	\$4.75
Copy of Monthly Statement	\$7.75
Duplicate Statement	\$8.50
Check Images with Monthly Statement (Money Market Accounts Only)	
Front	\$5.00
Front/Back	\$7.50
CD Rom Statement w/Images - Monthly	\$25.00
CD Rom Statement w/Images - Annual	\$50.00
Copy of Canceled Check or Deposit Item	\$7.50
Purchase of Official Check	\$8.00
Purchase of Official Check in Foreign Currency	\$40.00 + Shipping Costs

DEBIT CARD SERVICES	
ATM Account to Account Transfers	Free
Withdrawals at First American Bank ATMs	Free
Withdrawals at Allpoint & Presto! ATMs	Free
Withdrawals at all other ATMs	\$3.00
ATM Balance Inquiry	\$2.00
Debit Card Replacement - Standard	\$10.00
Debit Card Replacement - Rush	\$25.00
International Transaction Fee	2.75% of U.S. dollar value

U.S. CASH PROCESSING SERVICES ¹	
Currency Deposited	\$0.11/\$100.00
Loose Coin Counted/Standard Bag	\$3.00
Currency Purchased/Withdrawn	\$0.26/\$100.00
Coin Purchased/Withdrawn	\$0.17/roll

LEGAL PROCESSING	
Citations, Garnishments, Levies and Other Court Orders	\$175.00

COLLECTION SERVICES	
Collection Item (Foreign Check or Draft) ⁶	\$45.00 + Processing Costs
Canadian Item in CAD < \$5,000 ⁶	\$6.00 + Processing Costs
Canadian Item in USD < \$5,000	\$6.00

OUTSIDE DEPOSITORY SERVICES	
Night Depository Transaction Fee ¹	\$0.50 + Deposit
Off-Premise Depository	\$75.00
Additional Outside Depository Keys	\$25.00
Key Duplication	\$25.00
Failure to Return Keys at Cancellation of Service	\$75.00

MONEY SERVICE BUSINESS ⁷	
Application Fee (\$250 credit if approved)	\$500.00



Schedule of Fees

Business Accounts

Effective 4/10/24

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CA\$HTRAC SERVICES

MONTHLY FEE	
Small Business Banking Module (maximum 2 accounts)	Free
Business Banking Module (maximum 3 accounts)	\$22.50/month
Each Additional Business Banking Module Account (maximum 5 accounts)	\$22.50/month
Cash Management Module	\$90.00/month
ACH Module	\$22.50/month
Wire Module	\$22.50/month
Digipass Security Token ⁸	\$5.00/month/token

ADDITIONAL SERVICES	
Digipass Security Token Replacement <u>or</u> if Token is not returned at Cancellation of Service*	\$75.00
Payroll Corrections*	\$25.00
On-Site Training	\$100.00

TRANSACTION ORIGINATION FEES	
First 10 Bill Pay Transactions in a Statement Cycle	Free
Each Bill Pay Transaction over 10 in a Statement Cycle	\$0.75
ACH Debits or Credits Originated	\$0.21
ACH Same Day Settlement, additional charge per Entry	\$1.50
ACH Addenda Additional Charge per Entry	\$1.05
Outgoing Domestic Wire Transfer	\$15.00
Outgoing International Wire Transfer	\$35.00
Outgoing Wire Repair	\$5.00

POSITIVE PAY SUITE

POSITIVE PAY – DEFAULT RETURN	
Check limited information	\$12.50/paid item
Check information including Payee	\$25.00/month, plus \$0.06/check issued
ACH Positive Pay	\$6.00/month
Bank assisted exception processing	\$15.00/item

REVERSE POSITIVE PAY – DEFAULT PAY	
Checks	\$15.00/month
Bank assisted exception processing	\$15.00/item

MERCHANT REMOTE DEPOSIT CAPTURE

MONTHLY FEE	
Single Feed Scanner	\$55.00/month
Multi Feed Scanner	\$90.00/month
Customer Supplied Scanner	\$45.00/month
Each Additional Location	\$70.00/month

LOCKBOX SERVICES

Monthly Fee	\$185.00/month
Item Deposited	\$0.80
Additional Desktop Scanner	\$65.00/month

¹See specific product disclosures for the fees that apply to Business Checking, Premium Business Checking, Global Checking, Public Funds Checking and Organization Checking.

²Business Money Market Accounts must maintain a \$5,000 average monthly balance to waive the Monthly Fee. See specific product disclosure for the minimum balance and fees that apply to the Global Money Market account.

³Business Savings Accounts must maintain a \$250 daily minimum collected balance to waive the Monthly Fee.

⁴Accounts become dormant after an extended period of customer inactivity. Checking/Money Market accounts become dormant after 12 months. Savings/Health Savings accounts become dormant after 24 months.

⁵Applies to every withdrawal or transfer after six during a statement cycle when not performed by the account owner or an authorized signer in person at one of our branches or ATMs.

⁶Processing Costs may include correspondent bank fees, collecting bank fees, communication fees, messenger fees and other related fees.

⁷Additional Monthly Fee and Transaction Fees will apply as determined on a case-by-case basis.

⁸A Digipass Security Token is required for each user.