

Business Deposit Accounts and Services Schedule of Fees

Revised 8/2025

Additional fees applicable to all checking and savings accounts are listed on page 2.



Business Checking Accounts

Small Business Checking

Monthly maintenance fee	\$5
Paper statement ¹	\$5
First 150 items ²	Free
Items over 150 ²	\$0.50 per item
Cash processing fee ³	

Small Business Relationship Checking

Earnings credit based on average collected balances (less ten percent) for all Business Checking Accounts may reduce or eliminate account and activity fees (excluding overdraft fees). The earnings credit rate and basis for the rate are subject to change without notice.

Monthly maintenance fee	\$5
First 200 items ²	Free
Items over 200 ²	\$0.40 each
Earnings credit	0.15%
Paper statement ¹	\$5
Cash processing fee	\$0.10 per \$100

Business Relationship Checking

Earnings credit based on average collected balances (less ten percent) for all Business Checking Accounts may reduce or eliminate account and activity fees (excluding overdraft fees). The earnings credit rate and basis for the rate are subject to change without notice.

Monthly maintenance fee	\$25 (\$250 for Money Service Businesses)
Deposit	\$1.10
Deposited checks	\$0.20 per item
Checks/debits paid	\$0.20 per check paid
ACH credits or debits	\$0.20 per credit/debit
Earnings credit	0.15%
Paper statement ¹	\$5
Cash processing fee	\$0.10 per \$100

Business Interest Checking

Paper statement ¹	\$5
Cash processing fee	\$0.10 per \$100

THE BELOW FEES AND SERVICE CHARGES ARE ASSESSED ONLY WHEN AVERAGE MINIMUM MONTHLY BALANCE IS BELOW \$10,000

Monthly maintenance fee	\$25
Deposit	\$1.10
Deposited checks	\$0.20 per item
Checks/debits paid	\$0.20 per check paid
ACH credits or debits	\$0.20 per credit/debit

Municipal Interest Checking

Limited to government entities

Paper statement ¹	\$5
Cash processing fee	\$0.10 per \$100

THE BELOW FEES AND SERVICE CHARGES ARE ASSESSED ONLY WHEN THE DAILY BALANCE IS BELOW \$3,500

Monthly maintenance fee	\$25
Deposit	\$1.10
Deposited checks	\$0.20 per item
Checks/debits paid	\$0.20 per check paid
ACH credits or debits	\$0.20 per credit/debit

Non-Profit Business Checking

Paper statement ¹	\$5
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THE BELOW FEES AND SERVICE CHARGES ARE ASSESSED ONLY WHEN THE MONTHLY AVERAGE BALANCE IS BELOW \$500

Monthly maintenance fee	\$5
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Interest on Lawyers' Trust Account (IOLTA)

Monthly maintenance fee	None
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Business Saving Accounts

Business Savings

THE BELOW FEES AND SERVICE CHARGES ARE ASSESSED ONLY WHEN THE DAILY BALANCE IS BELOW \$1,000

Monthly maintenance fee	\$5 increases to \$7 if account is inactive 730 days (2 years)
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Business Money Market

A maximum of six debits permitted each month.

Paper statement ¹	\$5
Cash processing fee	\$0.10 per \$100
Excess debit paid each month over six	\$10

THE BELOW FEES AND SERVICE CHARGES ARE ASSESSED ONLY WHEN THE DAILY BALANCE IS BELOW \$10,000

Monthly maintenance fee	\$10
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Certificate of Deposits

Monthly maintenance fee	None
Minimum to open except as stated below	\$1,000
Minimum to open Easy CD	\$250

Health Savings Accounts

Restricted to those covered by a high deductible health plan (HDHP)

Monthly maintenance fee	\$3
Minimum to open	\$50
Account set-up	\$10

Overdraft/Returned NSF Fees

Checking overdraft automatic transfer fee from Savings	\$10/daily transfer
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Continuous overdrawn checking account fee after 5th business day and per business day thereafter	\$7
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Overdraft paid or returned/NSF item over \$20	\$34
Overdraft paid or returned/NSF item greater than \$5 and less than or equal to \$20	\$10

Overdraft paid or returned/NSF item less than or equal to \$5	None
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Overdraft/NSF fee if total overdrawn balance is less than or equal to \$5.	None
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There is no limit to the number of Overdrafts, NSF or Uncollected Funds Fees charged per day. Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable.

1. Can be waived with enrollment in e-Statements.

2. Debits, credits, and processed checks.

3. Monthly cash deposits in excess of \$5,000 are prohibited for this product.

By: [Signature]

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Additional Services & Associated Fees

Business Express Deposit (Remote Deposit Capture)

Monthly maintenance fee	\$50
Per-item scanned	None
Scanner cost (based on model)	Varies

Business Online Banking

Monthly maintenance fee	None
Per account/access/item fee	None
Bill Pay	Free
Online check images	Free
Online statements	Free
QuickBooks® download	Free
Stop payment (each)	\$20

Additional Modules

Wire transfer module monthly maintenance fee	\$12
Outgoing wire - domestic	\$12
Outgoing wire - international	\$30
Fax notification	\$2
Paper notification	\$5
ACH module monthly maintenance fee	\$30
ACH debits - originated	\$0.20
ACH credits - originated	\$0.20
ACH prenote - originated	\$0.20
ACH return item	\$15
ACH debit block	\$15
ACH debit filter	\$15
Positive Pay module monthly maintenance	\$25

Business Sweep (Standard checking account fees also apply.)

Monthly maintenance fee	\$100
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Credit Sweep

Monthly maintenance fee	\$125
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Lockbox / Merchant Card Processing

Priced upon request	
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Zero Balance Account Service

(Standard checking account fees also apply.)

Master account maintenance	\$15
Sub account maintenance	\$15

The earnings credit allowance for the Business Checking Account may be used to offset these account activity fees.

Additional Account Fees

Account Activity Fees

24/7 telephone and online banking	Free
Account alerts ²	Free
Cash processing fee ⁴	\$0.10 per \$100
CD ROM - monthly	\$20
CD ROM - annual	\$50
Coin and currency services (first \$500 free)	\$0.25 per \$100
Deposited item returned unpaid	\$15
Disposable night deposit bag	Cost
Foreign check processed (each)	\$10

Additional Account Fees

Account Activity Fees

Negative collected balance fee	Prime + 6%
Stop payment (each) for six months	\$35
Stop payment (each) for 12 months	\$45

Wire Transfer

Incoming - domestic	\$15
Outgoing - domestic	\$30
Incoming - international	\$18
Outgoing - international	\$55
Fax notification	\$2
Paper notification	\$5

Other Services & Fees

ATM/Debit Card Fees

43,000 surcharge-free Allpoint nationwide/12,000 international ATMs ¹	Free
ATM/Debit Card ¹	Free
Replacement of lost ATM/Debit Card	\$5
Withdrawal and/or transfer (each) at Non-FSB or Non-Allpoint ATM	\$3

Miscellaneous Services and Fees

Accounts closed (within 180 days of opening)	\$25
Account research or reconciliation	\$30 an hour
Cashier's check	\$8
Check printing, deposit tickets and endorsement stamps (depends on style ordered)	Fees vary
Copy of check	\$5
Counter check	\$1
Customer service/branch assisted inquiry or balance transfer (each)	\$3
Foreign Currency	\$20
Gift cards - MasterCard®	\$3
Inactive checking account per month ³	\$5
Levies and garnishments	\$100
Loose coin (subject to count)	\$0.05 per \$1 counted
Non-customer check cashing	\$10
Non-customer notary fee	\$10
Photocopies (per copy)	\$0.50
Statement copy (per statement)	\$5

1. Use of non-First State Bank ATMs not included in the Allpoint Surcharge-Free Network may result in ATM fees charged by First State Bank and the ATM owner. Fees may be charged for overdrafts and other services such as stop payments, wires, ACH, and Positive Pay.

2. While alerts are a free service, your phone provider may charge for text messages.

3. No customer initiated transactions in 180 days.

4. Excluding Small Business Checking.