

Business Deposit Accounts and Services Schedule of Fees

Revised 9/2023

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 |

Public Funds 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 |
|------------------------------|-----|

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

| | |
|-------------------------|-----|
| Monthly maintenance fee | \$5 |
|-------------------------|-----|

Interest on Lawyers' Trust Account (IOLTA)

| | |
|-------------------------|------|
| Monthly maintenance fee | None |
|-------------------------|------|

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) |
|-------------------------|--|

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 |
|-------------------------|------|

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 |
| Continuous overdrawn checking account fee after 5th business day and per business day thereafter | \$7 |
| 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 |
| Overdraft/NSF fee if total overdrawn balance is less than or equal to \$5. | None |

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.

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 |
|-------------------------|-------|

Credit Sweep

| | |
|-------------------------|-------|
| Monthly maintenance fee | \$125 |
|-------------------------|-------|

Lockbox / Merchant Card Processing

| | |
|---------------------|--|
| Priced upon request | |
|---------------------|--|

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 |
| Certify U.S. savings bonds (per bond, postage not included) | \$0.25 |
| Check printing, deposit tickets and endorsement stamps (depends on style ordered) | Fees vary |
| Collections processed | \$20 |
| 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 |
| Purchase, sale or transfer of bonds or stock with incorrect address | \$75 (plus broker's fee) |
| 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.