



Deposit Account Fee Schedule

*Fee Schedule Effective 3-1-2024

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

Accounts	Other Products/Services
First Fed Cash Checking: No Monthly Fee	Replacement of Debit card: \$12
First Fed Cash Back Checking: No Monthly Fee	Visa Credit Cards: Varies
First Fed Plus Savings: No Monthly Fee	Returned Item Fee: \$13 per item
First Choice Money Market: No Monthly Fee	Stop Payment Fee: \$30
<i>Transaction Limit: 12 debits/withdrawals per monthly statement cycle</i>	Copy Check/Paper or Bill Pay: \$8 per check
<i>Excessive Transaction Fee \$5.00 per debit/withdrawal over 12</i>	Money Order/Bank Check: \$5 per check
Simple Money Market No Monthly Fee	Copy of Monthly Statement: \$10 each
<i>No checks, ACH transactions or debit card allowed</i>	
<i>Transaction Limit: 12 debits/withdrawals per monthly statement cycle</i>	Return Mail: \$5
<i>Excessive Transaction Fee \$5.00 per debit/withdrawal over 12</i>	Check Printing: Varies
First Choice Checking: No Monthly Fee	Insufficient Funds Charge: \$32 per item
<i>\$3.95/month for Paper Statement Fee</i>	<i>check, in person withdrawal, all electronic means</i>
Health Savings Account: No Monthly Fee	O/D transfer from Savings: \$6 per transfer
First Choice Savings: No Monthly Fee	Early Account Closure: within 90 days \$40
<i>\$7/month if balance less than \$100 during cycle</i>	Safe Deposit Box Late Fee: \$15
Christmas Club Savings: No Monthly Fee	Research \$75/HR
Vacation Club Savings: No Monthly Fee	<i>Court ordered and customer requested</i>
Premier Estate: \$8 monthly fee	Night Drop Locked Bags: \$25
Bank On: \$5 maintenance fee, monthly	Incoming Domestic Wire: \$20 per wire
<i>Out of Network ATM Fee</i> \$2.50	Outgoing Domestic Wire: \$30 per wire
<i>Overdraft Fee</i> No Fee	International Wire Transfer Deposit: \$30 per wire
Business Choice Checking: No Monthly Fee*	International Wire Transfer Withdrawal \$45 per wire
<i>*100 FREE Transactions, \$0.50 each over 100</i>	Credit Card Merchant Services: Quoted
Business Gold Checking: No Monthly Fee*	RSA Token Monthly Fee: \$9 each
<i>300 FREE Transactions, \$0.50 each over 300</i>	Sweep Account Services: \$30
<i>*\$30/Month if \$10,000 Avg Balance not met</i>	Mobile RDC \$15 monthly fee
Business Ultimate Checking 100: No Monthly Fee*	<i>Max 25 items per month</i>
<i>1000 FREE Transactions \$0.25 each over 1000</i>	Merchant RDC
<i>*\$55/Month if \$100,000 Avg Balance not met</i>	<i>Set up fee:</i> \$50
Business Ultimate Checking 150: No Monthly Fee*	<i>Scanner</i> \$45 monthly fee
<i>1000 FREE Transactions \$0.25 each over 1000</i>	<i>Deposited Item</i> \$0.17 per item
<i>*\$80/Month if \$150,000 Avg Balance not met</i>	ACH
Business Platinum Checking: \$12 monthly fee	<i>Set up fee:</i> \$50
<i>Check Cleared</i> \$0.25 per item	<i>Choice and Gold Accounts</i> \$18 monthly fee
<i>ACH Transaction</i> \$0.20 per item	<i>Platinum Accounts</i> \$38 monthly fee
<i>Deposited Item</i> \$0.20 per item	
<i>*Earnings Credit (rate varies) will offset some fees</i>	
Positive Pay:	
Monthly fee per account \$30	