

Commercial Checking Accounts

	Express Business Checking	Account Analysis
Minimum Opening Balance	\$50.00	\$50.00
Minimum Balance To Avoid Fee	No minimum balance or monthly service fee	Monthly service charge determined by account analysis
Interest Earned	No	No
Check Order Discount	No	No
Check Images	Returned with Statement	Returned with Statement
FirstNet for Business Internet Banking Business Access Business Access Plus Business Plus	Yes	Yes
Bill Pay*	Yes	Yes
Check Card**	With approved application	With approved application
Additional Information & Benefits	Available to businesses 200 items per statement cycle at no charge. Excessive items only \$.25 each	Available to businesses \$.18 per debit \$.35 per credit (no charge for ACH Credits) \$.10 per on-us item deposited \$.10 per-not on-us item deposited

Additional Services

Chargebacks Items	\$5.00	Transfer via FirstNet Internet Access	FREE
Overdraft Items Paid/Returned	\$25.00	Overdraft Protection Sweep from another deposit account	\$6.00 per transfer
Overdraft Transfer (with agreement)	\$6.00	Sweep from Line of Credit	See your Local Loan Officer
Stop Payment Order	\$20.00	Copy of Statement	\$2.00
Statement Reconciliation (per hour, \$15.00 min.)	\$15.00	Copy of Cancelled Check or other item	\$1.00
Special Statement	\$15.00	Microfilm copies	\$5.00
Temporary Statement	\$2.00	Safe Deposit Box Rental	Contact your local Customer Service Representative for box sizes and prices
Research Time (per hour) (Plus \$1.00 per item copied)	\$20.00	Drill Safe Deposit Box	COST
Automatic transfer for loan payments, savings, etc.	FREE	Incoming Collections	\$10.00
First CheckCard Debit Card	FREE	Outgoing Collections customer non-customer	\$10.00 \$15.00
First CheckCard Replacement Cards (one) (two)	\$3.00 \$5.00	Fax Sending Receiving (per 5 pages received)	\$5.00 \$2.00
First CheckCard Replacement PIN	\$3.00	Notary customer non-customer	FREE \$2.00
Business CheckCards are now available upon application approval. See agreement for more information.		Bond Coupon Deposit	FREE
ATM Transaction Cost FSCB Machine Any other ATM Machine Free Checking @ other machine Foreign ATM Inquiry & Transfer	FREE \$1.00 \$1.50 \$1.00	Loan Amortization Schedule	\$10.00
Automatic statement by Fax	\$5.00	Letter of Credit (Min. \$25.00 fee)	1% of total amount
Money Orders	\$3.00	Counter Checks	5 for \$1.00
Cashiers Checks	\$4.00	Garnishment / Tax Levy	Unusual costs or attorney's fees reimbursement as allowed by law or \$25.
Travelers Checks (per hundred)	\$1.00	FirstNet Internet Banking	FREE
Travelers Checks for Two (per hundred)	\$2.00	On-line Bill Pay Service	FREE
Exchange of Loose Coin (where coin machine is available) customer non-customer	FREE 10% of total (\$5.00 minimum)	FirstNet for Business	Contact your local Customer Service Representative for details.
Check Cashing Fees customer non-customer	FREE* 2% of amount of check (\$10.00 minimum)	Statement & Checks on CD Rom	Contact your local Customer Service Representative for details.
Wire Transfers Outgoing Incoming (customer) Incoming (non-customer)	\$20.00 \$10.00 \$20.00	Night Deposit Lock Bags (Business-one at discounted charge)	\$20.00 \$10.00
Telephone Transfers	\$5.00	Deposit Zipper Bags (Business-one FREE)	\$5.00 FREE
Transfers via First Access Telephone	FREE		

+FSCB customer must have an active checking or savings account to qualify for no fee.