

BUSINESS FEE SCHEDULE

BUSINESS CHECKING ACCOUNTS

| | Business Checking | Business Interest Checking | Business Money Market |
|--|---|---|---------------------------------|
| Opening deposit | \$100 | \$100 | \$2,500 |
| Monthly maintenance fee | None | \$12 | \$10 |
| Minimum balance requirement to waive maintenance fee | None | \$2,000 minimum monthly balance | \$2,500 minimum monthly balance |
| Pays interest | n/a | Compounds Monthly | Compounds Monthly |
| Item charges per cycle (excludes check card purchase debits) | 250 of any item type Free, then \$0.25 each | 250 of any item type Free, then \$0.25 each | n/a |
| Overdraft fee, per item | \$25 | \$25 | \$25 |
| Insufficient Funds Fee - Returned, per item | \$25 | \$25 | \$25 |
| Maximum Overdraft & Return Items fees per business day | \$75 | \$75 | \$75 |
| Returned Deposit Item | No Charge | No Charge | No Charge |
| eBusiness Basic Digital Banking (No access to business solutions) | No Charge | No Charge | No Charge |
| eBusiness Community Digital Banking (For qualifying Non-Profit and Community Accounts) | No Charge | No Charge | No Charge |
| eBusiness Advanced Digital Banking | \$15 | \$15 | \$15 |
| Business Mobile Banking | No Charge | No Charge | No Charge |
| Monthly Statements (Paper and eStatements) | No Charge | No Charge | No Charge |

BUSINESS ACCOUNT ANALYSIS

| | | | |
|--|-----------|---|---------|
| Monthly maintenance fee* | \$20 | Overdraft Item Fee, per item. Up to 3 a day. | \$25 |
| Fee per Debit or Check | \$0.25 | | |
| Fee per Electronic Debit | \$0.18 | Insufficient Funds Fee, per item. Up to 3 a day. | \$25 |
| Fee per Deposit | \$0.55 | | |
| Fee per Electronic Deposit (Credit) | \$0.25 | New Accounts – Waiver period before analysis charges incurred | 60 days |
| Fee per Deposit Item – Transit | \$0.12 | Minimum amount charged after all earning credits and fees applied | \$20 |
| Fee per Deposited Item – On Us | \$0.12 | Business Bill Pay | \$10 |
| Check Positive Pay per item (over 250 items) | \$0.05 | Cash In/Out Service Fee | 0.5% |
| Negative Funds Rate | 9.00% | Earnings Credit Rate | 0.25% |
| Monthly eStatement | No Charge | | |
| Monthly Paper Statement | No Charge | | |

SERVICE CHARGE DISCOUNTS FOR NON-PROFIT AND COMMUNITY ACCOUNTS

*May qualify with IRS tax-exempt status or bank approved based on small business criteria

| | | | |
|--------------------------------|------|-----------------|------|
| Wire Monthly Fee* | \$15 | ACH Monthly Fee | \$25 |
| Check Positive Pay Monthly Fee | \$10 | | |

*Small business criteria evaluation - business financials to include P&L or Income Statement & Balance Sheet
Fees assessed per account; ** denotes fees assessed per relationship.

ADDITIONAL PRODUCTS – SERVICE CHARGES

| Positive Pay | | Wires | |
|--|-----------|---------------------------------------|--------|
| Check Positive Pay Monthly Fee | \$20 | Digital Banking Wire Monthly Fee* | \$20 |
| Check Positive Pay Per Item (up to 250 items) | No Charge | Outgoing Domestic Wires, per wire | \$25 |
| Check Positive Pay Exception Item | No Charge | Incoming Wires, per wire | \$15 |
| ACH Positive Pay Monthly Fee | No Charge | ACH | |
| Remote Deposit Capture (RDC/mRDC/RDA) | | ACH Monthly Fee | \$45 |
| Remote Deposit Capture (RDC) Monthly Fee* | \$65 | ACH Per Batch Fee | \$5 |
| *Equipment cost not included, based on equipment selected. | | ACH Next Day Item | \$0.20 |
| Mobile Remote Deposit Capture app (mRDC) Monthly Fee* | \$35 | ACH Same Day Item | \$2 |
| *Deposit up to 20 items at a time | | ACH Insufficient Funds Fee - Returned | \$25 |
| Remote Deposit Anywhere (RDA) Monthly Fee | No Charge | Sweeps (ZBA / TBA / LOC) | |
| *Deposit one item at a time, up to 5 a day, up to 50 monthly | | Super Master Account Monthly Fee | \$40 |
| | | Master Account(s) Monthly Fee | \$30 |
| | | Subsidiary Account(s) Monthly Fee | \$5 |
| | | Line of Credit Sweep Monthly Fee | \$125 |

MISCELLANEOUS FEES

| | | | |
|---|--------------------------|---|---|
| Pre-inked endorsement stamp | \$18 min or actual cost | Debit Card Order - Rush Card Request | \$35 |
| Night Deposit - Lock Bag | \$25 | Research and Statement Balancing | \$25 per hour, \$5 minimum |
| Night Deposit - Zipper Bag | \$5 | Stop Payment - Online and Bank Assisted | \$35 |
| Night Deposit Key Replacement | \$5 | Debit Card Deposit Limit - Allpoint® ATM (Cash Only) | \$1,000.00 per transaction |
| QuickBooks, Quicken Connect and Autobooks | No Charge | Debit Card Deposit Limit - MoneyPass® ATM | Deposits not available |
| Notary - FFBKC Customers | Free | Debit Card Deposit Limit - ATMs owned and operated by FFBKC | Checks or Cash - no dollar amount limit |
| Notary - Non-Customers | \$2 per signature | Collections - Account Overdrawn Closed | \$35 |
| Cashier Checks | \$5 | Collections - Checks, Drafts, Foreign Items | \$35 – \$95 |
| Money Orders | \$2 | Garnishment/Levy Processing Requests | \$75 |
| Check Orders | Based on style selected | Balance History Copies | \$1 |
| Debit Card Withdrawal Limit - Point of Sale (POS) | \$3,000 per business day | Check Copies (Paid/Deposited) | \$2 |
| Debit Card Withdrawal Limit - ATM | \$505 per business day | Statement Copies | \$5 |
| Dormant Account Monthly Fee | \$7.50 | 1098 and/or 1099 Copies | \$5 |
| Debit Card Replacement | \$7.50 | Debit Card Receipts Copies | \$25 |
| Medallion Guaranteed Service | \$10 per signature | Other Copies | \$2 min |
| Deposit Verification of Payment | \$10 | Fax (in or out per page) | \$5 |
| Withdrawals & Balance Inquiries | \$2 | Abandoned Account Research | \$25 |
| Savings Overdraft Protection | \$10 per transfer | Cash deposits at branch \$5,000 and over per visit | \$30 |
| Canadian Check or Draft | \$22 | Cash withdrawals at branch \$5,000 and over per visit | \$30 |
| Coin sorting below \$500 per visit | No Charge | | |
| Coin sorting \$500 and over per visit | 1% of count | | |