

RETAIL BANKING FEE SCHEDULE

Account	Interest Bearing	Minimum Activity to Avoid Service Charge	Monthly Service Charge (if below minimum)	Checks
FirstPaySM	No	Direct deposit of payroll, pension, Social Security, or 10 debit card purchases, or 5 online banking bill payments, or \$500 minimum daily ledger balance	\$10	Cost based on selection ¹
FirstPaySM Premier	Yes	\$5,000 combined average ledger balance in checking, savings, and CD; or \$50,000 in consumer loan and line of credit balances	\$25	Free Eagles or Specialty Gray single-ply wallet-style; 50% discount on other personal check styles ¹
Student Checking²	No	N/A	N/A	Cost based on selection ¹
Basic Savings³	Yes	\$250 minimum daily ledger balance	\$5	N/A
IRA Basic Savings	Yes	N/A	N/A	N/A
Money Market Savings	Yes	\$1,000 minimum daily ledger balance	\$10	Cost based on selection ¹

Account closed within 1 year of opening	\$25	Retirement product fees	
Card Fees		<ul style="list-style-type: none"> • Each successor trustee/custodian transfer \$20 • Keogh Plan annual service fee \$100 • Account closed within one year of opening \$25 	
<ul style="list-style-type: none"> • VISA[®] debit card⁴ Free • VISA debit/ATM card replacement \$5 • International Service Assessment Fee – on transaction amount (in U.S. Dollars), assessed by VISA[®] 1.0% 		Safe deposit box fees⁶	
Check copy	\$5	<ul style="list-style-type: none"> • Annual rental fee (Based on box size) Varies • Lost keys <ul style="list-style-type: none"> ○ One lost key (Lock replacement fee) \$100 ○ All lost keys (Drilling fee) \$150 • Late payment fee \$10 	
Checkbook order¹ (based on style selected)	Varies	Statement Fees	
Collection item (Plus additional costs incurred)	\$15	<ul style="list-style-type: none"> • Additional statement copy \$5 • Bank statement in branch \$1 • Check images Free • Online statements Free • Statement reconciliation (Per hour) \$25 • Truncation (No checks returned in statements) Free 	
Deposit item returned	\$12	Stop payment	\$27
Dormant account (Annual fee)		Telephone transfer	\$3
<ul style="list-style-type: none"> • Checking accounts dormant one year or more \$20 • Savings accounts dormant two years or more \$20 		Uncollected funds⁵ (Per item, whether paid or returned)	\$36
Foreign check collection (Depending on a check and country of origin, an additional fee may be assessed of up to \$25)	\$25	Verification of deposit	\$10
History/research of account (Per hour)	\$25	Wire transfer fees	
Online banking	Free	<ul style="list-style-type: none"> • Domestic outgoing (Manual) \$23 • Domestic outgoing (via Online Banking)[†] \$12 • Domestic incoming \$12 • International outgoing⁷ (U.S. Dollars) \$36 • International outgoing⁷ (Foreign Currency) \$30 • International incoming⁷ \$15 	
Online bill pay	Free		
IRS levy/judicial attachments (Plus attorney fees)	\$125		
Lost certificate/cashier's check	\$15		
Money order	\$4		
Non-sufficient funds⁵ (Per item, whether paid or returned)	\$36		
Official check	\$8		
Overdraft transfer	\$6		
Photo/fax copy (Per page)	\$1		

Minimum to open all checking and savings accounts is \$25. † Denotes change effective 7/28/2021. Minimum to open money market is \$5,000 in new funds. New funds are funds not currently on deposit at FirstTrust Bank or invested through FirstTrust Financial Resources. 1) Checks must be purchased through FirstTrust Bank's vendor or samples must be provided. We reserve the right to pass along processing charges assessed to the Bank if checks do not conform to standard MICR processing specifications. 2) Available to students under the age of 26. When the student reaches the age of 26 (based on the date of birth you provide at the time of account opening), the account will be changed to FirstPay checking and all standard terms and conditions of FirstPay checking apply. 3) Available to minors, under the age of 18 with no minimum balance requirement or monthly service charge. When the minor reaches the age of 18 (based on the date of birth you provide at the time of account opening), the standard terms and conditions of Basic Savings apply. 4) Other financial institutions and/or ATM operators may impose a fee for the use of their ATM. Checking account required. For FirstPay Premier checking accounts, FirstTrust will refund up to \$12 per statement cycle for fees to use other financial institutions' ATMs for checking account transactions only. 5) A non-sufficient or uncollected funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means. A non-sufficient funds fee is charged for use of Overdraft Privilege. 6) The contents of the Safe Deposit Box are not insured in any manner by FirstTrust Bank, or by any Federal Insurance program. 7) Other financial institutions may impose a fee for their processing of international wires.

All interest-bearing accounts listed above earn interest on all balances, compounded daily and credited monthly. Fees, terms and conditions in this fee schedule are subject to change with appropriate notice. Fees for additional services may apply.

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