

COMMERCIAL BANKING FEE SCHEDULE

Account Name	Business Checking	Relationship Business Checking	Treasury Management Analysis Checking	Business Impact Checking	Business Money Market	Business Market Rate Savings
Minimum to Open	\$100	\$100	\$100	\$500	\$500	\$500
Minimum Daily Collected to Earn Interest	N/A	N/A	N/A	All balances earn interest	All balances earn interest	All balances earn interest
Minimum to Avoid Monthly Maintenance Charge	N/A	\$10,000 Monthly Average Collected Balance in Checking to avoid the Monthly Maintenance Charge Or \$30,000 Monthly Average Combined Personal and Business Checking, Savings, CD, Loan and LOC Balance to avoid the Monthly Maintenance Charge and ReadyDeposit® Monthly Fee	N/A	\$2,500 Monthly Average Collected Balance	\$5,000 Average Daily Collected Balance	\$1,000 Monthly Average Collected Balance
Monthly Maintenance Charge	\$5 Flat Fee	\$20 if Below Minimum	- Analyzed Checking Account - Service Charges Based on Usage ³ - Earnings Credits ⁴ Help to Offset Service Charges	\$14 if Below Minimum	\$12 if Below Minimum	\$10 if Below Minimum
ReadyDeposit® Monthly Fee	N/A	\$35 Monthly Fee ¹		N/A	N/A	N/A
Activity Fee	-Other fees apply ²	-Other Fees Apply ²		-Other Fees Apply ²	N/A	N/A
Online Banking	Free Basic Service ⁵	Free Basic Service ⁵	Business Service ⁶	Free Basic Service ⁵	Accounts Can Be Accessed via Online Banking	Accounts Can Be Accessed via Online Banking
Online Bill Pay	Free	Free	\$15 Per Bill Pay Account	Free	N/A	N/A

All interest bearing accounts above have interest compounded daily and credited monthly. All checking accounts have access to check images via Business Online Banking, CD ROM and statement. For information on Interest on Lawyers Trust Accounts (IOLTA) or Maryland Affordable Housing Trust (MAHT) accounts, contact your local branch. ¹\$50 set-up fee for ReadyDeposit Scanner, plus scanner cost. ²Other Miscellaneous Fees will be directly charged to the account. ³See monthly Analysis Statement for fees. ⁴Earnings Credit: The earnings credit is the total credit a customer earns for balances kept in their analyzed checking account. This credit may only be used to offset service charges incurred during the statement period. Earnings Credit Rate: The rate used to calculate the earnings credit is determined using a tiered structure, depending on the customer's Average Collected Balance. Earnings Credit Rate is determined by the Bank and may change monthly at the Bank's discretion. ⁵Business Online Basic Service includes balance, history, stop payments and internal transfers. ⁶Online Business Service includes balance, history, stop payments and internal transfers. Additional fees may apply for other Online Banking services. First account per relationship \$50 per month, \$10 per month per account thereafter.

Miscellaneous Fees

Account closed within 1 year of opening	\$25	Official check	\$8
Additional statement copy	\$5	Overdraft transfer	\$6
Automatic redeposit of deposit item		Phone/fax copy <i>(per page, \$1 minimum charge)</i>	\$1
Notification by fax or email	\$12	Statement reconciliation <i>(per hour)</i>	\$25
Notification by phone	\$25	Stop payment	\$27
Notification by mail to different address	\$2	Telephone transfer	\$3
Posting to different account	\$2	Uncollected funds [□] <i>(whether paid or returned)</i>	\$36
Bank statement in branch	\$1	Verification of deposit	\$10
Check copy	\$5	ATM and VISA® BUSINESS DEBIT CARD FEES▲	
Checkbook order*	<i>Prices vary based on selection</i>	Annual VISA Business Debit Card fee	No fee
Collection item <i>(plus additional costs incurred)</i>	\$15	ATM/VISA Business Debit Card replacement	\$5
Deposit item returned	\$12	International Service Assessment – on transaction	
Document copy <i>(per page)</i>	\$5	amount (in U.S. Dollars), assessed by VISA	1.0%
Dormant account <i>(Annual fee)</i>		Safe Deposit Box Fees	
Checking accounts dormant one year or more	\$20	Annual rental fee	<i>Prices vary by size of box</i>
Savings accounts dormant two years or more	\$20	Lost Keys	
Foreign check collection <i>(Depending on the check and country of origin, additional fees may be assessed)</i>	\$25	One lost key replacement	\$100
Foreign cash letters	\$10	All lost key replacements	\$150
Foreign draft	\$5	Late payment fee	\$10
History/research of account <i>(per hour)</i>	\$25	Sight Draft Fee: From another institution	\$10
IRS levy/judicial attachments <i>(plus attorney fees)</i>	\$125	Wire Transfer Fees	
Lost cashier’s check replacement	\$15	International outgoing: Foreign currency▪	\$30
Money order	\$4	International outgoing: US dollars▪	\$36
Night deposit bag	\$25	Domestic outgoing <i>(manual)</i>	\$23
Night deposit key	\$2	Domestic outgoing <i>(via Online Banking)</i>	\$12
Night deposit bag processing	\$2	Domestic incoming	\$12
Non-sufficient funds [□] <i>(whether paid or returned)</i>	\$36	International incoming▪	\$15

Fees are subject to change. Other fees may apply.*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. [□]A non-sufficient or uncollected funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means. [▲]Other financial institutions and/or ATM operators may impose a fee for the use of their ATM. [▪]Other financial institutions may impose a fee for their processing of international wires.

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