



# Commercial Fee Schedule - California

Member FDIC

## ATM/Debit Card Fees

ATM Fee (FirstBank ATM)	FREE
ATM Fee (Non-FirstBank ATM)	\$2.50 (after 4 per statement cycle, but ATM owner may charge an additional fee)
FirstBank ATM/Visa Debit Card (Per Cardholder)	\$2.00/card/month

## Overdraft Information & Fees

Non-Sufficient Funds Item Paid	\$34.00
Non-Sufficient Funds Item Returned	\$34.00
Maximum Number of Non-Sufficient Items per Business Day	5
Daily Overdraft Fee	\$5.00/business day charged after the 5th business day (retroactive to 1st day account was overdrawn)
Overdraft Fee Threshold	Charges less than \$5.00 will not incur Non-Sufficient Funds Item fee
Cash Reserve/Overdraft Protection	\$20.00/year

FirstBank customers have several choices to help manage their accounts and avoid overdrafts. Please contact us at 1-800-964-3444 if you no longer want us to pay items that may overdraw your account. Customers can apply for a Cash Reserve, which is a line of credit that can be used for overdraft protection. In addition, Online Banking customers can enroll for free text message and email account balance alerts to receive notification of a low account balance. To enroll visit [efirstbank.com](http://efirstbank.com). For Consumer accounts, you can link a Regular Savings account to your FirstBank checking account for overdraft protection. Funds may be automatically transferred from one account to another whenever you do not have adequate funds to pay checks or other debit items which are presented. Certain restrictions apply.

## Online Banking

Banking Information Only	\$10.00/month or free with eStatements
Electronic Bill Payment	\$5.00/month/authorized user

## Processing Policy

Posting Order (The order in which deposits and withdrawals are processed)	<p>We process our transactions at the end of the business day in the following order:</p> <ol style="list-style-type: none"> <li>1) Deposits</li> <li>2) Wire transfers, telephone transfers</li> <li>3) ATM/Visa Debit Card transactions (chronologically)</li> <li>4) Electronic Bill Payments</li> <li>5) ACH (largest to smallest)</li> <li>6) Checks (check number order)</li> <li>7) All other items</li> </ol>
Funds Availability Policy (When funds deposited into your account are available)	<ul style="list-style-type: none"> <li>* Direct deposits, cash deposits, wire transfers available on the same business day</li> <li>* General policy is to have up to \$500.00 of deposited checks available on the same business day; the rest of your deposit available on the next business day</li> <li>* ATM and night drop deposits are treated the same as our general policy, but have individual cut-off times</li> <li>* If we delay the availability of funds, we will notify you and funds will generally be available no later than the 7th business day after the day of your deposit</li> </ul>

- This is our general policy, please see the Funds Availability Policy for more details.  
- For determining availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays.

## Collection Items

Envelope Draft or Other Item Requiring Special Handling	\$15.00 (mail registration fees may also apply)
Foreign Collection Fee	\$75.00
Incoming and Outgoing Routine Collection Item	\$30.00 (routine items include checks, drafts, and coupons)



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## Foreign Currency/Drafts/Checks

Conversion of Currency/Drafts/Checks	\$10.00 (collection or special handling fees may also apply)
Purchasing Currency (Per Order)	\$20.00
Purchasing Draft (Per Draft)	\$30.00

## Inactivity Fee

Checking Account	\$10.00/month
Savings Account	\$20.00/quarter

Note: Inactivity Fee is charged after 12 months if there are no transactions, the balance is below \$1,000 and there are no other active accounts

## Internet Cash Management

Internet Cash Management Service - ICM Base Fee	\$10.00/month per entity
Account Management	\$35.00/month per entity OR free with eStatements
ACH Service	\$30.00/month per entity enrolled
ACH Transactions	\$0.20/transaction
Bill Payment Service	\$25.00/month per entity enrolled
Desktop Teller Service (Medium Speed Scanner)	\$55.00/month per scanner
Desktop Teller Service (High Speed Scanner)	\$75.00/month per scanner
Desktop Teller Service (Customer's Scanner - Any Speed)	\$55.00/month per scanner
Outgoing Wire Service	\$25.00/month per entity enrolled
Outgoing Wire - Domestic Transaction	\$15.00/wire
Outgoing Wire - Foreign Transaction	\$30.00/wire
Positive Pay Service	\$25.00/month per entity enrolled
Positive Pay Payee Name Matching (Optional - checks over \$1,000)	\$0.05/check

## Statements with Item Images

Business Checking Accounts (0-150 monthly transaction items)	\$2.00
Business Checking Accounts (151+ monthly transaction items) or Business Analyzed Checking Accounts	\$5.00
Club & Association Account	\$2.00
Money Market Checking Account	\$5.00

## Wire Fees

Incoming Wire (Domestic or Foreign)	\$10.00
Outgoing Wire - Domestic	\$30.00
Outgoing Wire - Foreign	\$45.00
Outgoing Wire - Telephone Exception - Domestic	\$50.00
Outgoing Wire - Telephone Exception - Foreign	\$65.00
Outgoing Wire - Same Day Federal Tax Payment	\$45.00

## Additional Charges

Balancing Checkbook	\$25.00/hour
Business Deposit Lock Bag	\$25.00
Cashier's Check	\$8.00
Check Cashing for Non-Customers	\$5.00 (applies to commercial checks only)
Check Printing	Prices vary by style and quantity
Coin Counting for Non-Customers	2.00% or \$3.00 (whichever is greater)



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## Additional Charges

Copy of Check/Deposited Item	\$1.00
Copy of Visa Debit Card and Visa/MC Credit Card Sales Draft	\$5.00 (3 free per year)
Deposit at FirstBank ATM	\$1.00
Deposited Item Returned Unpaid	\$12.00
Excess Cash/Coin Deposited (more than \$5,000)	0.10%
Filmwork	\$1.00/copy & \$25.00/hour
FirstBank Visa Debit Card Cash Advance Transaction	\$2.00 (at Non-FirstBank locations)
Garnishment, Levy, Subpoena (Not Including Filmwork)	\$150.00
Interim Statement	\$2.00
Interim Statement with Item Images	\$2.00 & \$35.00/hour
International FirstBank Visa Debit Card/ATM Transaction	2.00% of US dollar transaction amount
Money Order	\$5.00
Non-Preprinted/Non-Machine Readable Form	\$1.00 (first 5 free per statement cycle)
Notary Service for Non-Customers	FREE
Notification of Post-Dated Check	\$30.00
Stop Payment - 6 Months	\$30.00
Stop Payment - 12 Months	\$45.00
Sweep Account Service	\$100.00/month
Undeliverable Mail	\$5.00
Verification of Deposit	\$15.00

## Dispute Resolution

If you have questions please visit a FirstBank location or call us at 1-800-964-3444. Please refer to the Deposit Account Agreement for further detailed information governing our checking accounts.