



# Consumer 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)	\$10.00/year

## 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	\$20.00/year
Linked Accounts Overdraft Protection	\$20.00/year & \$10.00/day transfer fee will be charged when an automatic transfer is made.

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, Internet 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.

## Internet Banking

Banking Information Only	\$3.00/month OR free with eStatements
Desktop Teller	\$5.00/statement cycle
Electronic Bill Payment	\$5.00/month OR free if 3 bills paid each calendar month
Enhanced Transfer to Another Financial Institution	\$3.00
P2P Transfer	FREE

## 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.



# Consumer Fee Schedule - California

Member FDIC

## Collection Items

Envelope Draft or Other Item Requiring Special Handling	\$15.00 (mail registration fees may also apply)
Incoming and Outgoing Routine Collection Item	\$10.00 (routine items include checks, drafts, and coupons)

## 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

## Wire Fees

Incoming Wire (Domestic or Foreign)	\$10.00
Outgoing Wire - Domestic	\$25.00
Outgoing Wire - Foreign	\$45.00
Outgoing Wire - Telephone Exception - Domestic	\$45.00
Outgoing Wire - Telephone Exception - Foreign	\$65.00

## Additional Charges

Balancing Checkbook	\$25.00/hour
Cashier's Check	\$8.00
Check Cashing for Non-Customers	\$5.00/Non-Customer
Check Printing	Prices vary by style and quantity
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)
Deposited Item Returned Unpaid	\$10.00
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)	\$100.00
Image Statements	\$2.00
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
Replace Lost or Stolen ATM/Visa Debit Card	\$5.00
Replace Lost or Stolen Visa/MC Credit Card	\$5.00
Stop Payment - 6 Months	\$30.00
Stop Payment - 12 Months	\$45.00
Undeliverable Mail	\$5.00
Verification of Deposit	\$15.00



# Consumer Fee Schedule - California

Member FDIC

## 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.



# Savings Account Disclosures

Member FDIC

## General Account Rules & Regulations

What is the interest rate?	These accounts earn interest at the current rate. Rates are subject to change every Wednesday and the first business day of every month.
What are the interest rates on savings accounts?	The interest rates paid to accounts vary according to the type of account, the length of time the funds remain on deposit, and the balance of the account. Current interest rates for new and renewing accounts are available in our branches or online at <a href="http://efirstbank.com">efirstbank.com</a> .
Is interest still earned if the account is closed?	It is our intention to pay all accrued interest when an account is closed; however, if you do not inform us of your intention to close your account and it reaches a zero balance, you may forfeit the accrued interest.
What happens if a check is returned unpaid?	If we accrue interest on deposited funds, and a check is returned unpaid, we are not required to pay interest for the time period that the check was outstanding.

## Regular Savings, Money Market & Liquid Asset

How does interest accrue on these accounts?	Interest begins to accrue from the date of deposit for: cash, wire transfers, and telephone or internet transfers from another FirstBank account. Interest will accrue no later than the business day we receive credit for deposits of noncash items, such as checks.
When will interest stop accruing?	Interest will accrue up to the date of withdrawal.
How is interest calculated?	Interest is calculated using the daily balance method. This method applies a daily periodic rate to the principal and accrued interest in the account each day.
When is the interest paid?	Interest is paid quarterly for Regular Savings accounts. Interest is paid monthly for Money Market Savings and Liquid Asset accounts.
What are the withdrawal limitations?	These accounts are limited to six of the following types of withdrawals (per month for Regular Savings, per statement cycle for Money Market and Liquid Asset): pre-authorized transfers to a third party, automatic transfers to another FirstBank account, telephone or internet transfers and wire transfers.
What withdrawals are not limited?	These accounts have an unlimited number of withdrawals in the following manner: withdrawals or transfers made in person, ATM withdrawals or transfers, automatic payment to a FirstBank loan, bank by mail withdrawals, withdrawals or transfers made by messenger and telephone withdrawals (when a check is mailed).
What other limitations are on these accounts?	Money Market Savings accounts and Liquid Asset accounts are limited to six transfers or withdrawals made by check, debit card, or similar order payable to a third party per statement cycle.
What can happen if these terms are not met?	Failure to abide by these terms may result in the conversion of these accounts to a non-interest bearing account.

## Time Savings, Time Deposit & Premier Time Accounts

How does interest accrue on these accounts?	All deposited funds, including any noncash items such as checks, begin to earn interest on the business day they are deposited.
How is interest calculated?	Interest is calculated using the daily balance method. This method applies a daily periodic rate to the principal and accrued interest on the account each day.
When is the interest paid?	Interest is compounded daily and paid quarterly except in the case of 91 day or 182 day accounts, which will be paid at maturity.
Can the earnings be reduced?	The annual percentage yield (APY) assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
When can the funds be withdrawn?	Account holders have 10 calendar days after the maturity date to withdraw funds without an early withdrawal penalty. This account will automatically renew at maturity.



# Savings Account Disclosures

Member FDIC

## Early Withdrawal Penalty Information

What is the early withdrawal penalty for CDs, Time Savings, Time Deposit, and Premier Time accounts?	Term: 31 days to 182 days Penalty: 60 days interest on the amount withdrawn Term: 183 days to 2 years Penalty: 180 days interest on the amount withdrawn Term: Greater than 2 years Penalty: 365 days interest on the amount withdrawn
What is the early withdrawal penalty for Smart Choice College Savings accounts?	Term: 31 days to 182 days Penalty: 30 days interest on the amount withdrawn Term: 183 days to 2 years Penalty: 90 days interest on the amount withdrawn Term: Greater than 2 years Penalty: 180 days interest on the amount withdrawn
Can the account lose interest or principal?	If an early withdrawal penalty applies, any accrued interest will be used to offset the penalty with any remaining interest being paid. If there is insufficient accrued interest available to pay the early withdrawal penalty, the remaining amount will be taken from the principal balance.
Can early withdrawal penalties be waived?	Early withdrawal penalties will not be applied in the event of death or mental incompetence of any account holder. Early withdrawal penalties may be waived at the bank's discretion when this account represents funds contributed to an IRA and the individual for whose benefit the account is maintained becomes disabled or attains age 59 1/2.

## Contact Information

Website: [efirstbank.com](http://efirstbank.com)

If you have further 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 the savings accounts.