

## BUSINESS DEPOSIT ACCOUNT SCHEDULE OF CHARGES

### DEPOSIT ACCOUNTS

Account Name	Monthly Service Charge	How to Reduce Monthly Service Charge
<b><i>Free Business Checking</i></b>	N/A	N/A
<b><i>Business Checking</i></b> Minimum to open: \$50.00	\$15.00	Maintain a \$2,500.00 average daily balance as of the last day of the statement cycle <b>OR</b> Maintain a relationship balance (inclusive of all deposits and loans under the same primary tax ID number, excluding credit cards) of greater than \$49,999.99 to avoid \$15.00 Service Charge <sup>1</sup>
<b><i>Fraud Protection Checking</i></b> Minimum to open: \$50.00	\$20.00 <sup>2</sup>	N/A
<b><i>First Business Savings</i></b> Minimum to open: \$50.00	\$5.00	Maintain a \$200 daily collected balance <sup>3</sup>
<b><i>First Business Money Market, FirstRate Business Money Market, FlashRate Business Money Market, and High Yield Money Market</i></b> Minimum to open: \$50.00	\$20.00	Maintain a \$2,500 daily collected balance <sup>3</sup>

### OTHER BUSINESS CHECKING AND SAVINGS ACCOUNT RELATED FEES

Fee Description	Fee Amount
Insufficient Funds Charge – Paid	\$36.00 per item presented*
Insufficient Funds Charge – Returned	\$36.00 per item presented*
Overdraft Service Charge	If your account has a negative value for its end of day Daily Collected Balance for five (5) or more consecutive calendar days, an \$8.00 charge will be applied to your account on each business day ( <i>Monday through Friday, excluding Bank holidays</i> ) until your account has a positive end of day Daily Collected Balance available.
Money Market Service Charge	\$15.00 per item

OD Protection Tran Fee	\$10.00 per transfer**
Uncollected Funds Charge	\$5.00 per item
Certified Check Fee	\$10.00 per item
Bond Coupon Redemption Charge	\$2.00 per envelope
Stop Payment Fee (Checks and ACH)	\$10.00 per order
Instant Statement	\$2.00
Check orders	<i>Varies by Type</i>
Treasurer's Check <sup>4</sup>	\$10.00 per check
Money Order <sup>4</sup>	\$5.00 per order
Statement Print Service Fee	\$10.00 for first page, \$1.00 per page thereafter; \$2.00 per check.
Research Fee	\$25.00 per hour
Premature Account Closing	\$15.00 per account, <i>closed within the first 90 Calendar days.</i>

\*Merchants may present your ACH or check payments more than one time if the merchant's first attempt to collect the check or ACH is returned. You may be assessed a fee each time a merchant presents a check or ACH to the bank to be paid.

\*\*Overdraft Protection Fees and Charges applicable to the payment of one-time/everyday Debit and ATM transactions automatically apply to all Business Checking Accounts.

Fee Description	Fee Amount
Currency Conversion Assessment CCA Fee	The Currency Conversion Assessment CCA Fee is .20% of any transaction where the country code of the merchant does not equal the country code of the account range. For Debit MasterCard® card international transactions, we will use as the exchange rate of the Debit MasterCard® either the (i) wholesale market rate or (ii) the government-mandated rate, in effect one day prior to the transaction processing date. This conversion factor is increased by .20% to determine the total Currency Conversion Assessment.
Cross Border Assessment ICA Fee	The Cross Border Assessment ICA Fee is .90% of the transaction amount of any cross-border transaction processed through the Dual Message System (signature-based) or Single Message System (PIN-based). This fee applies to any transaction conducted using a credit or debit Cirrus®, Maestro®, or MasterCard card in which the country code of the merchant does not equal the country code of the account range.
International Services Assessment (ELN)	A fee of 1.00% of the transaction amount may be added to any transaction that utilizes the Global Payment System. The fee is separate from any Currency Conversion Assessment CCA Fee or Cross Border Assessment ICA Fee that may be applied to your transaction.
Incoming Wire Transfers	Domestic: \$15.00 Foreign (In-clearing through Atlantic Community Bankers Bank): \$26.00 Foreign (In-clearing through Federal Reserve): \$15.00
Foreign ATM Fee (ATM Foreign Withdrawal, ATM Inquiry Service Charge, ATM Transfer Service Charge)	The Foreign ATM fee is \$2.00 for each withdrawal, balance inquiry, and/or transfer processed at Foreign (Non First County Bank / Non-AllPoint) ATMs. ***
Outgoing Wire Transfers	Domestic: \$25.00 Foreign: \$40.00 If processed using First County Bank's Cash Management Wire Transfer Module: Domestic: \$10.00 Foreign: \$30.00

\*\*\* First County Bank and ATM operators may charge you multiple fees in a single ATM session. This will appear on your periodic statement as ATM Inquiry Service Charge or ATM Transfer Service Charge or ATM Foreign Withdrawal.

## **BILL PAYMENT SERVICE FEES**

<b>Fee Description</b>	<b>Fee Amount</b>
Bill Pay Service	No charge for enrollment. Fees related to Insufficient Funds and Overdrafts may be assessed and fees for optional services you select apply. Third-Party vendor collection fees may also apply.
Expedited Bill Pay Service	\$9.95 per payment
Overnight Check Fee	\$30.00 per check payment

## **MISCELLANEOUS FEES**

<b>Fee Description</b>	<b>Fee Amount</b>
Notary Services	\$2.00 per notarized document
Legal Process (e.g.: levies, subpoenas, garnishment of account)	\$100 Bank Fee
Collection Items	\$35.00 per item plus any additional processing fees charged by correspondent banks.
Dormant Account Fee	\$5.00 per month deducted from the account balance each month if there is no customer-initiated activity for at least 12 consecutive rolling months. This will appear on your periodic statement as Account Inactivity Fee.
Loose Coin Counting	10% of counted coin value converted to dollars. This includes coin counted using the lobby coin machines.
Check Cashing Fee	\$10.00 charge to cash First County Bank checks over \$250.00 for any individual that does not have an account relationship with First County Bank.

## **CASH MANAGEMENT SERVICES FEES<sup>5</sup>**

<b>Fee Description</b>	<b>Fee Amount</b>
QuickBooks Direct Connect	\$7.50 per month
Wire Transfer Module (2 Security Tokens included)	\$12.00 per month
ACH Module (2 Security Tokens included) – Full Service	\$35.00 per month
ACH Module (2 Security Tokens included) – credit transactions only, five (5) credit transaction limit	\$12.00 per file
ACH “Same Day” File (credit or debit transactions, must have ACH Module)	\$10.00 per file plus \$0.10 per transaction <sup>6</sup>
Positive Pay Services - Check, ACH and/or Reconciliation	\$50.00 per month per positive pay service; \$75.00 per month for two (2) positive pay services; \$120 per month for three (3) positive pay services.
Security Tokens	\$6.00 each per month
Commercial Capture Express <sup>7</sup>	\$50.00 per month

## SAFE DEPOSIT BOX RENTAL AND RELATED FEES

Fee Description	Fee Amount
2"x 5" (Rental)	\$55.00
3"x 5" (Rental)	\$60.00
5"x 5" (Rental)	\$80.00
3"x 10" (Rental)	\$95.00
5 "x 10" (Rental)	\$135.00
10"x 10" (Rental)	\$220.00
Lost Key	\$25.00
Drilling	\$250.00 or more depending on locksmith fees
Late Fee	Annual \$15.00

<sup>1</sup> A Monthly Maintenance Service Charge of \$15.00 will be applied in any statement cycle in which (1) the average balance falls below \$2,500.00 as of the last day of the statement cycle OR (2) the combined average deposit account and loan balances held at First County Bank (i.e., the relationship balance for all loan and deposit accounts with the same primary Tax ID number) fall below \$50,000.00 as of the last day of the statement cycle period. End of statement cycle average balances are assessed by adding the end of day balance for each day in the statement cycle and dividing that by the number of days in the statement cycle. The end of day balance is the Daily Collected Available Balance (available balance and pending deposits). For the combined average deposit and loan account balances, the average daily balances of each product included in the relationship is added to make the relationship balance. For lines of credit, the balance is the outstanding balance, not the borrowing limit. Credit cards are not included.

<sup>2</sup> The monthly maintenance service charge for Fraud Protection Checking includes access to Positive Pay services. It is your responsibility to enable Positive Pay services by contacting your local branch or Cash Management Services; your account will NOT be automatically enrolled for Positive Pay. **You will be assessed a monthly maintenance service charge every month whether or not you have enrolled in or utilize any Positive Pay services.**

<sup>3</sup> If at any time during the statement cycle period the end of day daily collected balance available is below the stipulated amount, the Monthly Service charges may apply.

<sup>4</sup> Charge may appear on periodic statement in either manner: (1) The amount of charge is a separate line item; or (2) The amount of charge is added to the amount of the monetary instrument purchased and will appear as a lump sum withdrawal.

<sup>5</sup> Additional terms, conditions and fees may apply. Cash Management Services will not be individually itemized on your periodic statement but will appear as one (1) fee titled "Cash Management Services Fees". Earnings credit may offset some Cash Management Services Fees. The earnings credit rate is variable and is applied when your balances reach a minimum bank-established balance level. The earning credit rate and minimum balance may be changed at our discretion without notice. The earnings credit allowance applies only to the current statement cycle. You may request an Analysis Statement that itemizes Cash Management Services fees and earnings credits applied.

<sup>6</sup> You will be assessed a file fee AND a per transaction fee each and every time an ACH transaction file is submitted for any reason.

<sup>7</sup> A check scanning device is required for Commercial Capture Express. Additional fees for the scanning device may apply and, if applicable, will appear on your Analysis Statement as "Cash Management Services Fee".

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