

## Checking Accounts

First 20 Account	
Minimum Daily Balance Requirement <sup>1</sup>	\$1,000
Monthly Service Fee	\$5.00
Transaction fees	
First 20 checks per monthly cycle	No charge
Over 20 checks per monthly cycle	\$0.20 each
Direct Deposit Checking	
Requires 1 direct deposit per statement cycle to waive monthly service fee.	
Monthly Service Fee	\$7.00
Personal Independence <sup>2</sup>	
Minimum Daily Balance Requirement <sup>1</sup>	\$1,500
Monthly Service Fee	\$7.00
Independence Gold Account <sup>2</sup>	
Minimum Daily Balance Requirement <sup>1</sup>	\$5,000
Monthly Service Fee	\$9.00
Account benefits include: First National Bank Alaska exclusive design checks, savings overdraft protection, money orders, and small safe deposit box (where available), all at no additional cost.	

## Interest Checking

Personal First Rate Checking	
Minimum Daily Balance Requirement <sup>1</sup>	\$2,500
Monthly Service Fee	\$9.00
Employer Advantage and ONE Advantage Checking <sup>2</sup>	
Requires 1 direct deposit per statement cycle OR Minimum Daily Balance Requirement. <sup>1</sup>	
Monthly Service Fee	\$9.00
Account benefits include: First National Bank Alaska exclusive design checks, savings overdraft protection, money orders, and small safe deposit box (where available), all at no additional cost.	
Alaska Military Checking <sup>2</sup>	
Requires 1 direct deposit per statement cycle OR Minimum Daily Balance Requirement. <sup>1</sup>	
Monthly Service Fee	\$9.00
Account benefits include: First National Bank Alaska exclusive design checks, savings overdraft protection, money orders, and small safe deposit box (where available), all at no additional cost.	

## Other Accounts

Teen Checking <sup>2</sup>	
Requires e-Statement enrollment to waive monthly service fee.	
Monthly Service Fee with mailed statement <sup>3</sup>	\$3.00
Monthly Service Fee with e-Statement <sup>4</sup>	No charge
Transaction fees	
First 10 checks per monthly cycle	No charge
Over 10 checks per monthly cycle	\$0.20 each
College Checking <sup>2</sup>	
Requires e-Statement enrollment to waive monthly service fee.	
Monthly Service Fee with mailed statement <sup>3</sup>	\$5.00
Monthly Service Fee with e-Statement <sup>4</sup>	No charge
Health Savings Account <sup>2</sup>	
Minimum Daily Balance Requirement <sup>1</sup>	\$100
Monthly Service Fee	\$2.00
Paid Check Fee	\$0.20 each
No fee for point of sale Mastercard® Debit Card transactions, ATM or ACH withdrawals.	

Representative Payee Account <sup>2</sup>	
Requires 1 direct deposit per statement cycle to waive monthly service fee.	
Monthly Service Fee	\$4.00

## Money Market Accounts

First Investment Account	
Minimum Daily Balance Requirement <sup>1</sup>	\$2,500
Monthly Service Fee	\$9.00
Transaction fees	
First 6 debits per month	No charge
Over 6 debits per month	\$10.00 each
This refers to each check, automatic, telephone, online or pre-authorized transfer after the first six paid per month.	
Mailed Enhanced Check Image Statement of front and back of each check provided at cost of Mailed Statement w/o Images.	
Super First Investment Account	
Average Collected Balance Requirement <sup>5</sup>	\$25,000
Monthly Service Fee	\$24.00
Transaction fees	
First 6 debits per month	No charge
Over 6 debits per month	\$25.00 each
This refers to each in-person withdrawal, check, automatic, telephone, online or pre-authorized transfer after the first six paid per month.	
Mailed Enhanced Check Image Statement of front and back of each check provided at cost of Mailed Statement w/o Images.	

## Savings Accounts

Personal Savings	
Minimum Daily Balance Requirement <sup>1</sup>	\$300
Monthly Service Fee with mailed statement <sup>3</sup>	\$3.00
Monthly Service Fee with e-Statement <sup>4</sup>	\$2.00
Transaction fees	
First 3 debits per month	No charge
Over 3 debits per month	\$3.00 each
This refers to each in-person withdrawal, automatic, telephone, online or pre-authorized transfer, after the first three paid per month.	
First Tier Savings Account	
Minimum Daily Balance Requirement <sup>1</sup>	\$7,500
Monthly Service Fee with mailed statement <sup>3</sup>	\$20.00
Monthly Service Fee with e-Statement <sup>4</sup>	\$19.00
Transaction fees	
First 1 debit per month	No charge
Over 1 debit per month	\$20.00 each
This refers to each in-person withdrawal, automatic, telephone, online or pre-authorized transfer, after the first paid per month.	
Youth Savings (UTMA) Account <sup>2</sup>	
Minimum Daily Balance Requirement <sup>1</sup>	\$300
Monthly Service Fee with mailed statement <sup>3</sup>	\$3.00
Monthly Service Fee with e-Statement <sup>4</sup>	No charge
Transaction fees	
First 3 debits per month	No charge
Over 3 debits per month	\$3.00 each
This refers to each in-person withdrawal, automatic, telephone, online or pre-authorized transfer, after the first three paid per month.	

### Statement Options

e-Statement	No charge
Mailed Statement w/o Images	\$1.00
Mailed Standard Check Image Statement <sup>6</sup>	\$4.00
Mailed Enhanced Check Image Statement <sup>7</sup>	\$6.00

### Other Account Fees

Bill Pay for personal consumers (per account)	No monthly service fee – unlimited transactions
Stop Payments	
Online per check	\$25.00
Service assisted per check/ACH payment	\$33.00
Service assisted per check series	\$50.00
Non-sufficient funds item (NSFs/Overdrafts) <sup>8</sup>	\$33.00 per item
Automatic transfer of funds from a savings account to a checking account	\$10.00 per transfer
Service assisted phone transfers between FNBA accounts (i.e., non-automated)	\$10.00 per transfer
Deposited items returned unpaid	\$12.00 per item
Mini-statement provided by branch	\$2.00 per statement
Account Research (see other services for Legal Research)	\$35.00 per hour
Reproduction of records	\$1.00 per item
Minimum charge	\$10.00
CD-ROM	\$5.00 each
Check Printing	Varies
Counter Checks (maximum of 5)	\$1.00 per check
Account closed within 180 days from opening	\$25.00
Garnishments/Executions/Levies	\$100.00 each

### Fees for Other Services

Cashier's Checks	\$8.00 per item
Money Orders	\$5.00 per item
Wire Transfer Fees	
Domestic Incoming	\$15.00 per wire
Domestic Outgoing	\$25.00 per wire
International Incoming	\$15.00 per wire
International Outgoing	\$50.00 per wire
Legal Research/Processing	\$75.00 per hour
Reproduction of records	\$1.00 per item
CD-ROM	\$5.00
Upon request rates will be quoted for any services not listed.	

### Certificates of Deposits/IRAs

CD/IRA Early Withdrawal Penalties	
Terms up to 12 months	90 days interest
Terms of 12 months	180 days interest
Terms greater than 12 months	180 days interest
IRA Transfer Fee	\$25.00

### Safe Deposit Box Fees

Safe Deposit Box Late Payment Fee	\$10 after 30 days
Annual Rental Fees	
2 x 5	\$45.00
3 x 5	\$45.00
2 x 10	\$50.00
4 x 5	\$55.00
5 x 5	\$60.00
3 x 10	\$65.00
4 x 10	\$85.00
5 x 10	\$90.00
10 x 10	\$150.00
15 x 10	\$185.00
10 x 25	\$215.00

All First National Bank Alaska personal accounts include:

- First National Bank Alaska Mastercard® Debit Card at no additional cost
- Online and phone banking at no additional cost
- FNBA app mobile banking at no additional cost

- 1 Minimum Daily Balance Requirement is the minimum daily ledger balance for the statement cycle required to waive the Monthly Service Fee. Other account fees or restrictions may apply.
- 2 Restrictions may apply to qualify for certain accounts. Please see a First National Bank Alaska associate for further information.
- 3 Monthly Service Fee with mailed statements is only assessed if the balance, transaction, or statement requirement is not met during the statement period. Other account fees or restrictions may apply.
- 4 Monthly Service Fee with e-Statement is only assessed if the balance, transaction, or statement requirement is not met during the statement period. Other account fees or restrictions may apply.
- 5 Average Collected Balance Requirement is the minimum average collected balance for the statement cycle required to waive the Monthly Service Fee. Other account fees or restrictions may apply.
- 6 Includes images of check fronts only with 20 checks per page (10 each side) or 36 checks per page (18 each side).
- 7 Includes images of check fronts and backs, or fewer but larger images per page than the Mailed Standard Check Image Statement.
- 8 This fee applies to Non-sufficient funds items created by check, electronic withdrawal, ATM withdrawal, or Point of Sale Transaction. A fee is not assessed if the amount of the item is \$5 or less or if payment of all items presented that day would result in an overdraft of \$5 or less. A maximum of five (5) fees will be assessed per day. Multiple fees will not be assessed for any item identified as previously being returned NSF.