

**Business Account Information****Free Small Business Checking**

A monthly maintenance fee is not assessed for this account.

Per item fee in excess of 150* \$0.35

Negative Collected Balance Charge Prime Rate + 5%

Compak Business Checking

\$29.00/month

Avoid the monthly fee if you maintain a minimum daily balance of \$1,500 or an average daily balance of \$5,000.

Per item fee in excess of 400* \$0.35

Negative Collected Balance Charge Prime Rate + 5%

Business First Checking

\$85.00/month

Avoid the monthly fee if you maintain a minimum daily balance of \$50,000

Per item fee in excess of 600* \$0.50

Negative Collected Balance Charge Prime Rate + 5%

Business Banking Sweep

\$29.00/month

Avoid the monthly fee if you maintain a minimum daily balance of \$15,000.

Per item fee in excess of 400* \$0.35

Negative Collected Balance Charge Prime Rate + 5%

This account transfers funds over \$15,000 to invest on a nightly basis. If the checking account balance drops below a collected balance of \$15,000, funds will flow from the investment account back into the checking account.

Business Analysis Checking

\$29.00/month

Deposited Checks (On Us) - per item \$0.20

Deposited Checks (Other Bank) - per item \$0.24

Electronic Items - per item \$0.22

Deposit Tickets - per ticket \$0.90

Paid Checks - per item \$0.26

Earnings Credit will offset monthly fees. Consult your treasury management representative for Currency Deposited Fee, Balance Assessment Fee, and Earnings Credit Rate.

Business Financial Solutions

\$29.00/month

Avoid the monthly fee if you maintain a minimum daily balance of \$5,000 or an average daily balance of \$15,000.

Per item fee in excess of 500* \$0.35

Negative Collected Balance Charge Prime Rate + 5%

Business Interest Checking

\$29.00/month

Avoid the monthly fee if you maintain a minimum daily balance of \$2,000 or an average daily balance of \$4,000.

Deposited Checks (On Us) - per item \$0.20

Deposited Checks (Other Bank) - per item \$0.24

Electronic Items - per item \$0.22

Deposit Tickets - per ticket \$0.90

Paid Checks - per item \$0.26

Negative Collected Balance Charge Prime Rate + 5%

Estate Management Account with Interest

\$29.00/month

Avoid the monthly fee if you maintain a minimum daily balance of \$25,000.

Non-Profit Checking

\$5.00/month

Avoid the monthly fee if you maintain a minimum daily balance of \$100 or provide a tax-free TIN.

Negative Collected Balance Charge Prime Rate + 5%

Non-Profit Interest Checking

\$5.00/month

Avoid the monthly fee if you maintain a minimum daily balance of \$100 or provide a tax-free TIN.

Per item fee in excess of 400* \$0.35

Negative Collected Balance Charge Prime Rate + 5%

Preferred Interest Checking

A monthly maintenance fee is not assessed for this account. This account is only available to school districts and government entities, such as municipalities, boroughs and townships. Certain restrictions apply. Refer to your Personal Banker for account information.

Business FirstRate Money Market

\$10.00/month

Avoid the monthly fee if you maintain a minimum daily balance of \$5,000.

Public Funds Money Market Accounts

\$10.00/month

Avoid the monthly fee if you maintain a minimum daily balance of \$5,000.

Other Account Charges and Services**Treasury Management and Merchant Services**

Contact a treasury management representative for quote. Price dependent upon level of service(s) desired.

Canadian/Foreign Check Handling Charge

\$10.00 per item

Check Cashing On-Us (Non-Customer)

\$10.00 each

Collection Item Domestic

\$20.00 each + third-party fees

Collection Item Foreign

\$20.00 each + third-party fees

Counter Check/Deposit Ticket

\$1.00 each

Currency Deposited (tiered)

\$0 - \$4,999 No charge

\$5,000 - \$9,999 \$0.25 per \$100 deposited (charged for Free Small Business Checking only)

\$10,000+ \$0.25 per \$100 deposited

Dormant Account Fee

\$10.00/month

Fee assessed after 24 consecutive months of inactivity.

Early Account Closing

\$50.000

Fee assessed if the account is closed within 180 days of opening.

Garnishment Fee

\$200.00

External Transfer Fee

\$50.00

Transfer IRA funds to another institution.

Business Fee Schedule

Effective February 1st, 2025

Levies	\$200.00
Medallion Stamp Guarantee	\$10.00
Night Deposit Annual Fee	\$20.00
Night Deposit Disposable Bag	Fee Varies
Night Deposit Lock Bags	\$35.00
Night Deposit Additional Keys	\$8.00

Excess Transfer Fee ¹	\$15.00 per transaction
Return Deposited or Cash Item	\$12.00
Stop Item Charge	\$37.00

Cash Alternatives

Money Order	\$5.00
Official Checks	\$10.00

Image and Photocopy Requests

Account History Printout	\$5.00
Account Reconciliation/Research Fee	\$20.00 per hour <i>Minimum charge of \$20.00.</i>
Branch-Assisted Statement Copy Request	\$5.00 each
Branch-Assisted Document Copy Request	\$5.00 each
Branch-Assisted Check Copy Request	\$5.00 each
<i>Fee for assistance from a Branch Service Representative.</i>	

Photocopies	\$0.50
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Foreign Currency

Foreign Currency Exchange

Less than \$250 in U.S. value	\$10.00
\$250 or more in U.S. value	No charge

Foreign Travelers Checks	\$1.00 per \$100.00
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Foreign Priority Overnight Delivery

Less than \$1,500 in US value	\$10.00
\$1,500 or more in US value	No charge
<i>Foreign currency orders must be picked up within 7 calendar days of being placed to avoid a \$10.00 fee.</i>	

Statements and Notices

Hold Mail Fee	\$10.00/month
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Overdraft Services

Overdrafts for checks, in-person withdrawals, automatic bill payments, everyday one-time debit card transactions, ATM transactions and other transactions using your account number may be authorized and paid on a case-by-case basis. Overdraft and Returned Item Fees do apply.

Overdraft Fee	\$35.00 per item
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An Overdraft Fee is charged when an item is paid.

Returned Item Fee	\$29.00 per item
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A Returned Item Fee is assessed each time an item is returned unpaid.

Continuous Overdraft Fee	\$8.00
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Fee assessed on the 2nd business day and every business day thereafter that your account's ledger balance remains negative.

Overdraft Protection Fee²	\$10.00
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Transfer from a checking, savings, or money market.

Overdraft Notification:

You will not be assessed an overdraft or returned item charge on any transaction of \$5.00 or less.

Debit Card and ATM Transactions

FNB ATM Fee	No charge
Fee For ATM Withdrawal (Foreign ATM Fee)	\$2.95
ATM/Debit Card Replacement	\$10.00
ATM/Debit Card Replacement Expedited Shipping	\$50.00

ATM Surcharge Fees

A Surcharge may be assessed by the ATM owner for a withdrawal made at certain ATMs not owned by First National Bank. Transaction limits and fees may apply to transactions made at ATMs not owned by First National Bank.

Wire Transfers

Incoming Wire (Domestic & International)	\$22.00 each
Outgoing Wire (Depositors Only) Domestic	\$30.00 each
Outgoing Wire (Depositors Only) International	\$50.00 each
Wire Research / Investigation	\$25.00 each

Intermediary Fees

Third-party intermediary banks may charge their own fees for processing international wires and will deduct their fees from the total amount of your wire transfer. First National Bank is not responsible for any intermediary fees.

¹Transaction Limitations on Savings and Money Market Accounts

The depositor is permitted or authorized to make no more than six (6) transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month for Savings Accounts or statement cycle for Money Market Accounts including transfers to another account (including a transaction account) of the depositor at the same institution or to a third party by means of preauthorized, telephone or automatic transfer, or by check, draft, debit card or similar order made by the depositor and payable to third parties. You can make unlimited deposits and withdrawals at a branch or ATM.

²Overdraft Protection

Transfers linked to a checking, savings, money market or personal line of credit are made in increments of \$100. However, if less than \$100 is available from your funding account, we will transfer the full amount available. If the overdraft balance in your checking is greater than the amount available in your funding account, the entire available amount will be transferred. If the amount available in the funding account is used in full, Overdraft and Returned Item Fees may apply to the overdrawn amount. All transfers are subject to availability of funds in the funding account and any other applicable conditions, such as transaction limitations if the funding account is a savings account or a money market deposit account. Transfers from lines of credit are subject to the terms of the Applicable Agreement and/or Disclosure Statement, which shall include, but not be limited to, interest charged on amounts transferred.