

GENERAL SERVICE FEES

ESCHEATMENT OF ACCOUNTS

\$15 per account

GARNISHMENTS

\$75 each

LEVY

\$75 each

LOOSE COIN COUNTING

5% with a \$5 minimum

MONEY ORDER

\$2 per check

NIGHT DEPOSITORY KEY

Replacement key \$15

NON-SUFFICIENT FUNDS

\$30 each day paid or returned

NOTARY PUBLIC

FREE

PHOTOCOPY

\$1 per page

RETURNED DEPOSITED ITEM

\$6 per item

SAFE DEPOSIT BOX LEASE

- 3" x 5".....\$25 per year
- 5" x 5".....\$30 per year
- 3" x 10".....\$40 per year
- 4" x 10".....\$50 per year
- 5" x 10".....\$60 per year
- 10" x 10".....\$100 per year

SAFE DEPOSIT BOX KEYS

\$15 to replace if customer loses one key
\$160 to drill box and replace keys if customer loses both keys (Subject to change without notice.)

SAFE DEPOSIT BOX LATE PAYMENT FEE

\$10 (Fee if payment is 30 days past due.)

GENERAL SERVICE FEES

SIGNATURE GUARANTEE SERVICES

FREE

PAPER STATEMENT

\$3 each

STOP PAYMENT(S)

\$28 per request

WIRE TRANSFERS

\$20 per outgoing domestic
\$25 per outgoing international
FREE incoming wires

East Lansing

241 E. Saginaw
East Lansing, MI 48823
517-351-3622

Grand Rapids

4660 Kalamazoo Ave. SE
Grand Rapids, MI 49508
616-538-6040

Traverse City

315 N. Division St.
Traverse City, MI 49684
231-995-4220

Online

315 N. Division St.
Traverse City, MI 49684
517-679-6485

www.fnba.com

Schedule of Fees for
Personal Accounts
as of October 2019



First National Bank
of America

Member
FDIC

PERSONAL CHECKING ACCOUNTS

PERSONAL CHECKING

\$100 required to open account
\$4 monthly service charge and \$0.30 per debit fee unless a minimum daily balance of \$100 or an average daily balance of \$350 is maintained.

SIMPLE CHECKING

Interest bearing
\$100 required to open account
\$6 monthly service charge and \$0.30 per debit fee unless a minimum daily balance of \$500 or an average daily balance of \$750 is maintained.

HOMETOWNE MONEY MARKET CHECKING

Interest bearing
\$1000 required to open account
\$10 monthly service charge unless a minimum daily balance of \$1000 is maintained.

DEPOSIT ACCOUNTS

CERTIFICATES OF DEPOSIT

Minimum Deposit - \$1,000
Terms available – 1 month – 84 months
Rate and compounding vary by type of certificate and terms. Contact your local branch for details.

INDIVIDUAL RETIREMENT ACCOUNT

CERTIFICATES OF DEPOSIT

Minimum Deposit - \$1,000
Terms available – 12 months – 60 months
Rate and compounding vary by type of certificate and terms. Contact your local branch for details.

STATEMENT SAVINGS

Interest bearing
\$100 to open account
\$2 monthly service charge unless an average daily balance of \$199 is maintained
(Minimum balance requirement waived for minors under 18 years of age.)

HEALTH SAVINGS ACCOUNT (HSA)

Interest bearing
\$50 to open account
\$2 monthly service charge unless a minimum daily balance of \$50 is maintained
\$2 monthly paper statement charge (*Waived if enrolled in eStatements.*)

Please consult our **Personal Deposit Account Terms & Conditions** for complete information regarding your **First National Bank of America** Personal Checking or Deposit Account.

DORMANT ACCOUNT POLICY

DORMANT ACCOUNT FEE

\$5 per month
Personal Checking and Statement Savings Accounts are considered dormant after 2 years without transaction activity. Posting of interest or service fees does not constitute activity.

The following services are free of charge when you open a Personal Checking or Deposit Account with **First National Bank of America**:

- FirstLine™ Online Banking
- FirstLine™ Bill Pay
- eStatements
- Mobile and Text Banking
- ATM/Debit Card

GENERAL SERVICE FEES

ACCOUNT RESEARCH

\$25 per hour with a \$10 minimum

CARD REPLACEMENT

Card replacement fee \$5
Expedited card delivery \$30
Expedited PIN delivery \$30

OFFICIAL CHECK(S)

\$3 per check

CHECK ORDER FEE

Varies by product and check design

COLLECTION ITEMS

\$25 per item

DAILY OVERDRAFT

\$5 daily (after 5 days)

COPY OF A CHECK

2 free per statement cycle (\$2 each thereafter)

COUNTER CHECKS

\$1 each, must be purchased in increments of four

CLOSING WITHIN 90 DAYS

\$20 per account