

COMMERCIAL FEE SCHEDULE

COMMERCIAL CHECKING

- Basic Monthly Maintenance Charge \$ 10.00
- Ledger Entries

| | |
|--------------------------|-------------|
| ACH - Electronic Entries | \$.15 each |
| Paper Entries | \$.20 each |
- Deposited Items

| | |
|--------------------|-------------|
| On Us Items | \$.05 each |
| Iowa Items | \$.08 each |
| Out of State Items | \$.10 each |

Subtotal of Charges _____

Less Balance Credit* _____

Total Monthly Service Charge (if any) _____

*The balance credit will be based on the average 91-day Treasury Bill rate for the current month and will be calculated on the average collected balance less a 10% reserve requirement. Uncollected balances will be charged the 91-day Treasury Bill rate plus 3%.

COMMERCIAL CHECKING WITH INTEREST

- Basic Monthly Maintenance Charge \$10.00
- Ledger Entries

| | |
|--------------------------|-------------|
| ACH - Electronic Entries | \$.15 each |
| Paper Entries | \$.20 each |
- Deposited Items

| | |
|--------------------|-------------|
| On Us Items | \$.05 each |
| Iowa Items | \$.08 each |
| Out of State Items | \$.10 each |



BASIC BUSINESS CHECKING

- No monthly fee by maintaining a \$100 min. balance.
- \$10.00 monthly fee on balances below \$100.
- 250 FREE combined transactions per month (checks, deposits, deposited items, ACH and electronic items); excess items charged \$0.25 each

COMMERCIAL MONEY MARKET ACCOUNT

- No Minimum Balance
- Ledger Entries

| | |
|-----------------------------|-------------|
| First 10 Paper Entries | No Charge |
| First 10 Electronic Entries | No Charge |
| Additional Entries | \$.15 each |
- Deposited Items

| | |
|--------------------|------------|
| On Us Items | \$.05 each |
| Iowa Items | \$.08 each |
| Out of State Items | \$.10 each |

- Limited to 6 debits per month
- Unlimited in-bank and ATM transfers and withdrawals

Funds Availability Schedule

| | |
|---------------------|-----------|
| ■ On Us | Immediate |
| ■ Iowa Items | 1 Day |
| ■ Government Checks | 1 Day |
| ■ Out of State | 2 Days |

Note: First National does not charge a FDIC insurance assessment or premium.