

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

NON PROFIT CHECKING

- No Minimum Balance
- No Monthly Fee

BASIC BUSINESS CHECKING

- No monthly fee by maintaining a \$100 minimum 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.



Effective 2018