

# Limits & Fee Schedule

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| <b>Account Research</b>             | <ul style="list-style-type: none"> <li>Account Research: \$25 per hour</li> <li>Printouts: \$1 per page</li> <li>Statement Reprint: \$4 per statement</li> </ul>                                                                                                                                                                                                                                                                                                                                                         |
| <b>Cashier's Checks Purchase</b>    | <ul style="list-style-type: none"> <li>Cashier's Check: \$4 per check</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Close Account Fee</b>            | <ul style="list-style-type: none"> <li>\$25 per account when closed within the first 90 days of account opening</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Coin and Currency</b>            | <ul style="list-style-type: none"> <li>Counting Loose Coin: 2.5% of Total (No Minimum)</li> <li>Purchasing Currency Strap: \$0.35 per strap</li> <li>Purchasing Rolled Coin: \$0.10 per roll</li> </ul>                                                                                                                                                                                                                                                                                                                  |
| <b>Collection Services</b>          | <ul style="list-style-type: none"> <li>Automobile Drafts: \$15 per draft</li> <li>Foreign Checks: \$15 per check</li> <li>Foreign Currency Purchase: \$25 each</li> <li>Insufficient Checks: \$15 per check</li> <li>Insurance Drafts: \$15 per draft</li> <li>Oil &amp; Gas Drafts: \$15 per draft</li> </ul>                                                                                                                                                                                                           |
| <b>Deposit Corrections</b>          | <ul style="list-style-type: none"> <li>Deposit Corrections: \$2 each deposit</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>First Freedom Debit Card</b>     | <ul style="list-style-type: none"> <li>Standard or Instant Issue Card: Free</li> <li>You have an unlimited transaction number of withdrawals per day, whether done as a cash withdrawal or a PIN based or signature-based debit card transaction. You are limited per day to a maximum of \$500.00 in cash withdrawals and \$500.00 in PIN based or signature-based debit card purchases. In the case of multiple cards attached to a single account, these maximums apply per account, not per debit card.</li> </ul>   |
| <b>Standard Business Debit Card</b> | <ul style="list-style-type: none"> <li>Standard or Instant Issue Card: Free</li> <li>You have an unlimited transaction number of withdrawals per day, whether done as a cash withdrawal or a PIN based or signature-based debit card transaction. You are limited per day to a maximum of \$510.00 in cash withdrawals and \$3,000.00 in PIN based or signature-based debit card purchases. In the case of multiple cards attached to a single account, these maximums apply per account, not per debit card.</li> </ul> |
| <b>Standard Debit Card</b>          | <ul style="list-style-type: none"> <li>Standard or Instant Issue Card: Free</li> <li>You have an unlimited transaction number of withdrawals per day, whether done as a cash withdrawal or a PIN based or signature-based debit card transaction. You are limited per day to a maximum of \$510.00 in cash withdrawals and \$2,000.00 in PIN based or signature-based debit card purchases. In the case of multiple cards attached to a single account, these maximums apply per account, not per debit card.</li> </ul> |

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| <b>Standard Debit Card Replacement Fee</b>  | <ul style="list-style-type: none"> <li>Per Replacement for Standard or Instant Issue Card: \$10 per card</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Non-Proprietary ATM Withdrawal Fee</b>   | <ul style="list-style-type: none"> <li>FirstCapital Bank Customer-foreign ATM: \$2 per transaction</li> <li>Please remember if you are using an ATM other than ours, the owner of that ATM may charge additional fees. These fees should be clearly disclosed to you at the ATM before processing the transaction.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Overdraft Fee/<br/>Returned Item Fee</b> | <ul style="list-style-type: none"> <li>1-2 items in the previous 12 months: \$14 per item</li> <li>3-5 items in the previous 12 months: \$22 per item</li> <li>6-9 items in the previous 12 months: \$28 per item</li> <li>10 or more items in the previous 12 months: \$35 per item</li> <li>An item is a transaction that creates an Overdraft Fee, Returned Item Fee or Non-sufficient funds (NSF) Fee. An Overdraft Fee or NSF Fee is the fee we charge for an item overdrawing your account or arriving on your account and we return the item according to your choices under Regulation E and participation in our discretionary overdraft program. Transactions that can cause your account to become overdrawn and therefore be charged a fee including: checks, drafts, in-person withdrawals, ACH or one-time debit card transactions, pre-authorized automatic debits, withdrawals or transfers made by phone, internet or ATM, transfers initiated through a Smart Savings Auto-Transfer, as well as payment of an item under the Overdraft Protection Program. We determine the amount of the overdraft fee or returned item fee based on the total number of items presented during the previous 12 months including the current day. No more than \$217 in Overdraft Fees and Returned Item Fees will be charged on any business day excluding the Daily Overdraft Fee. No Overdraft Fees will be charged if the available balance in your account is overdrawn by \$10.00 or less after posting all transactions at the end of the business day.</li> </ul> |
| <b>Daily Overdraft Fee</b>                  | <ul style="list-style-type: none"> <li>If your account is overdrawn for five consecutive business days, we will charge a \$7.00 Daily Overdraft Fee. If your account is overdrawn for ten consecutive business days, we will charge an additional \$7.00 Daily Overdraft Fee. If your account is overdrawn for fifteen consecutive business days, we will charge an additional \$7.00 Daily Overdraft Fee. Our business days are Monday through Friday except on federal holidays. We will charge you up to three (3) "Daily Overdraft Fees" for each occasion your account remains overdrawn. This fee applies to all items that overdraw your account, including bank fees and service charges.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Retail Online Banking</b>                | <ul style="list-style-type: none"> <li>Monthly Fee: Free</li> <li>Bill Pay: Free</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Printed Account Statements</b>           | <ul style="list-style-type: none"> <li>\$3 Per Account Statement</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Business Online Banking</b>              | <ul style="list-style-type: none"> <li>Monthly Fee: Free</li> <li>Small Business Bill Pay: Free</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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| <b>Cash Management Services</b>                                              | <ul style="list-style-type: none"> <li>• ACH Origination: \$10 per batch</li> <li>• Same-Day ACH Origination: \$10 per batch/\$0.10 per item</li> <li>• Remote Deposit Capture: \$60 per month</li> <li>• Positive Pay: \$30 per month</li> <li>• Business Online Wire Transfers (domestic): \$20 per wire</li> <li>• Business Online Wire Transfers (foreign): \$40 per wire</li> <li>• Electronic Data Interchange (EDI): \$10 per month</li> <li>• ACH Debit Blocks: \$10 per month</li> <li>• Loan Sweep: \$50 per month</li> <li>• Zero Balance Accounts (ZBA): \$10 Master Account/\$5 per Sub Account per month</li> <li>• Cash Management customers will be placed into a First Commercial Checking account, which is eligible for an earnings credit. The earnings credit is credited against the account fees charged to your account each month and is based on the average available balance in your account during the month, less 10% for Legal Reserve Requirements, multiplied by the daily periodic rate. The earnings credit will be applied to your account to reduce your fees and can reduce them down to zero.</li> </ul> |
| <b>Returned Deposit Item</b>                                                 | <ul style="list-style-type: none"> <li>• \$3 per item</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Safe Deposit Boxes (size availability varies at each branch location)</b> | <ul style="list-style-type: none"> <li>• 3x5x21: \$25 Annually</li> <li>• 3x10x21: \$45 Annually</li> <li>• 5x10x21: \$55 Annually</li> <li>• 10x10x21: \$85 Annually</li> <li>• Box Drilled: \$100 per incident</li> <li>• Lost Key Replacement: \$20 each</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Stop Payments</b>                                                         | <ul style="list-style-type: none"> <li>• \$25 each</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Temporary Checks</b>                                                      | <ul style="list-style-type: none"> <li>• \$0.25 per check</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Wire Transfers</b>                                                        | <ul style="list-style-type: none"> <li>• Domestic: \$20 each</li> <li>• Foreign – US Currency: \$40 each</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

Because we deal as principal, the exchange rate we offer you may not be the same as the rate we obtain ourselves.

Details of fees and costs will be disclosed to you when entering into a transaction.