

# First Federal Savings Bank

## Retail Pricing Guide

### Checking Accounts

---

#### SimplyFree Checking

- Minimum deposit of \$25 to open account
- No minimum balance required
- Non-interest bearing account
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- Check Images (front & back) available online and with e-statement services

#### Elite Checking

##### Under Age 50

- Minimum deposit of \$25 to open account
- No minimum balance requirement
- \$8 monthly maintenance service charge
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

##### Age 50 and Over

- Minimum deposit of \$25 to open account
- Maintain a \$300 minimum daily balance and monthly maintenance service charge is waived
- \$8 monthly maintenance service charge for balances below \$300
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly Statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services

##### **Benefits include:**

- Interest on Checking (Ask us for details)
- Unlimited Checking (No per check charges)
- Travelers Checks at no issue charge
- Personalized Checks – 150 special member checks will be printed each year
- \$10,000 Accidental Death and Dismemberment Insurance\*
- \$50,000 Common Carrier Accidental Death and Dismemberment Insurance\*
- \$5000 Identity Theft Protection\*
- Key Tag Return
- Credit Card Registration
- Walk-In Pharmacy Discount Card
- EyeCare and EyeWear discounts
- Emergency Medical ID Card
- Entertainment®SaversGuide®
- MemberTravelSource.com

\*This insurance product is not a deposit; not FDIC insured; not insured by any federal government agency; and is not guaranteed by the financial institution/affiliate.

#### Elite CS Checking

- Minimum deposit of \$25 to open account
- \$12.95 monthly maintenance service charge
- Requires direct deposit
- One time set up fee \$10
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months.
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

#### Elite CSII Checking

- Minimum deposit of \$25 to open account
- \$19.95 monthly maintenance service charge
- One time set up fee \$10
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

#### Luxury Checking

- Minimum deposit of \$10,000 to open account
- \$18 monthly maintenance service charge – waived if a combined minimum balance of \$50,000 is maintained in the Luxury checking account or in combined linked consumer checking accounts, savings account or certificates of deposit
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- Free FFSB Luxury Checks
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

#### Loyalty Checking

- Minimum deposit of \$25 to open account
- \$10 monthly maintenance service charge – waived if combined minimum balance of \$5,000 is maintained in the Loyalty Checking account or in combined linked consumer checking accounts, savings accounts, or certificates of deposit
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

#### Extra Checking

- Minimum deposit of \$25 to open account
- Maintain a \$500 minimum daily balance and monthly maintenance service charge is waived
- \$7.50 monthly maintenance service charge for balances below \$500
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided – includes check images (front only)
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

#### Executive Checking

- Minimum deposit of \$25 to open account
- \$7 monthly maintenance service charge – waived if customer has business deposit account relationship of \$5,000 or greater (limited to officers of the corporation or partnership and tax owners of sole proprietorships)
- An account inactivity fee of \$9.99 will be charged each month if your daily balance falls below \$1,000 and there has been no activity for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided
- Check images (front & back) available online and with e-statement services
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

#### HSA Silver Checking (Health Savings Account)

- Minimum deposit of \$25 to open account
- \$3.95 monthly maintenance service charge
- First box of checks free (50) HSA check style only
- One time set up fee \$20
- Account closing fee \$24.95
- Monthly statement provided –includes check images (front only)
- Check images (front & back) available online and with e-statement services
- IRS limitations apply

For more detailed account information on the above referenced retail accounts, please refer to the *Understanding Your Deposit Account* brochure (available at any customer service representative station)

# Internet Services

[www.FFSBKY.com](http://www.FFSBKY.com)

Internet Banking .....	free
Bill Pay:	
Individuals .....	free
Internet Bill Pay Returned Check Fee .....	\$25.00
(This fee is in addition to our normal insufficient funds charge.)	
Internet Bill Pay Stop Payment Fee .....	\$25.00
e-Statements .....	free

**Notes:**

- Bill Pay will be cancelled after 2 months of inactivity
- Internet Banking will be cancelled after 4 months of inactivity

# Savings Accounts

## Statement Savings

- Minimum deposit of \$25 to open account
- An account inactivity fee of \$9.99 will be charged each month if your balance falls below \$100 and there has been no activity in your account for six months
- No ATM withdrawal service charge for FFSB ATM transactions
- Quarterly statement provided
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- Withdrawal limitations apply

## Tax and Insurance Reserve Account

- Minimum deposit of \$25 to open account
- An account inactivity fee of \$9.99 will be charged each month if your balance falls below \$100 and there has been no activity in your account for six months
- Quarterly statement provided
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- Withdrawal limitations apply

## Passbook Savings

- Minimum deposit of \$25 to open account
- An account inactivity fee of \$9.99 will be charged each month if your balance falls below \$100 and there has been no activity in your account for six months
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- Withdrawal limitations apply

## IRA Statement Savings

- Minimum deposit of \$25 to open account (Accounts established through an electronic payment can be opened with \$5.00)
- Annual IRA Statement provided
- IRS Withdrawal limitations apply

# Miscellaneous Fees

Account closing fee (within first 90 days of acct opening).....	\$24.99
Account Inactivity Fee- (per month) for savings and checking.....	\$9.99
Account records research (per hour).....	\$20.00
<i>Plus \$2.00 per item requested</i>	
ATM/Debit Card PIN Replacement Fee .....	\$2.00
ATM/Debit Card Replacement Fee .....	\$3.00
ATM Withdrawal Service Charge (Foreign ATM) .....	\$1.00
CD-ROM statement (monthly) .....	\$2.50
CD-ROM statement (annually) .....	\$25.00
Check cashing (non-customer) .....	\$20.00
<i>(We reserve the right to refuse to cash any check)</i>	
Check Image Copies (per check) .....	\$0.25
Certified check fee.....	\$15.00
Coin counting (per hour/\$5 minimum) .....	\$20.00
Coins furnished (per roll) .....	\$0.05
Currency (per strap) .....	\$0.35
Daily Overdraft Service Charge .....	\$5.00
<i>After the 5th day of being overdrawn</i>	
Duplicate Statement (prior to 11-1-01) .....	\$5.00
Endorsement stamps (cost +) .....	\$1.00
Excessive activity fee-savings .....	\$5.00
Excessive activity fee-money market .....	\$10.00
Incoming Collection fees (each) .....	\$10.00
*Insufficient Funds Charge .....	\$29.86
Fax transmissions (incoming) .....	\$1.50
Fax transmissions (outgoing) 1st page .....	\$4.00
Each additional page .....	\$2.00

# Safe Deposit Boxes

**Safe Deposit Boxes (Annual Rental Fee)**

Size	Customer	Non- Customer
3X5	\$15.00	\$25.00
5X5	\$25.00	\$35.00
3X10	\$30.00	\$40.00
5X10	\$40.00	\$50.00
6X10	\$40.00	\$55.00
9X10	\$60.00	\$75.00
10X10	\$60.00	\$75.00
15X10	\$75.00	\$100.00

**Notes:**

- All rent payable in advance
  - Drilling charge may vary
  - No insurance coverage is provided on box contents by the FDIC or this financial institution
- Late Charge (over 30 days).....\$10.00
- Miscellaneous Safe Deposit Box Charges:**
- Key Replacement Charge:
- One key.....\$15.00
- Both keys.....\$50.00 +drilling charge

## HSA Statement Savings

- Minimum deposit of \$25 to open account (Accounts established through an electronic payment can be opened with \$5.00)
- Annual HSA Statement provided
- IRS Withdrawal limitations apply

## Christmas Club Accounts

- Minimum deposit of \$25 to open account
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- \$10 fee if balance does not reach \$1000 upon Club distribution date
- Withdrawal limitations apply

## Moola Moola Savings Account

- Savings club for children 13 years and under
- At least one adult must have an account relationship with the Bank to open this account
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days
- Withdrawal limitations apply

## Premier Money Market

- Minimum deposit of \$2500 to open account
- Free FFSB Safety checks (wallet style)
- No ATM withdrawal service charge for FFSB ATM transactions
- Monthly statement provided
- Withdrawal limitations apply
- Account will be automatically closed if balance remains at \$0.00 for 90 consecutive days

For more detailed account information on the above referenced retail accounts, please refer to the *Understanding Your Deposit Account* brochure (available at any customer service representative station).

Garnishment/Tax levy .....	\$70.00
Night Depository service .....	free
Night Depository bags.....	\$5.00
<b>Notary Services:</b>	
Customers Only .....	free
Non-Customers .....	\$10.00
Official check fee .....	\$10.00
Outgoing Collection fees (each) .....	\$15.00
Outgoing IRA Trustee Transfer .....	\$29.99
Overdraft Protection Transfer fee .....	\$10.00
Photocopies (per page) .....	\$0.25
Pre-authorized Telephone Transfer .....	\$3.00
Return Check charge .....	\$6.00
Signature Guarantee .....	\$25.00
Statement Review .....	\$20.00
Stop Payment fee .....	\$29.86
Temporary Check Issue (per check) .....	\$0.25
Travelers checks (per \$100.00) .....	\$2.00
2 signature checks (per \$100.00) .....	\$2.00
Visa Cash Advance (non-customer) .....	\$10.00
<b>Wire Transfer fees:</b>	
Outgoing (domestic) .....	\$19.88
Outgoing (foreign) .....	\$40.00
Incoming (domestic) .....	\$9.88
Incoming (foreign) .....	\$9.88
*This charge applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.	