

This Disclosure presents the various fees charged by First Citizens Bank with regard to business deposit accounts and other business banking services. Unless noted, the minimum/average balances and service charges apply per statement period. A statement period is approximately one month. All interest-bearing accounts addressed within this document are variable rate accounts. Your interest rate and annual percentage yield may change at any time. For rules and regulations governing your business account, please refer to the Deposit Account Agreement. We reserve the right to change our fee schedule from time to time.

**GENERAL INFORMATION CONCERNING ALL CHECKING AND SAVINGS ACCOUNTS**

Electronic withdrawals/transfers are electronic withdrawals or transfers from your account using the ACH system, an ATM, or a computer. Personal Identification Number (PIN), PIN-based or Online debit card transactions are electronic transactions using a Visa® Business Debit Card to pay for goods and services from a merchant. You are usually required to use your PIN to effect a PIN debit card transaction. In contrast, when you use your Visa Business Debit Card to purchase goods or services from a merchant displaying the Visa logo, the transaction is handled like a traditional credit card transaction. The use of your PIN is not usually required. These transactions are referred to as No PIN, Non-PIN or Offline debit card transactions. Your Visa Business Debit Card is not a credit card; your checking account is directly debited upon use.

**BUSINESS ACCOUNTS  
Non-Analysis Deposit Accounts**

**BUSINESS BANKING**

- \$100.00 Minimum deposit required to open account
- No monthly maintenance fee

**Business Banking - Monthly service charges:**

First 100 items<sup>1</sup> processed per statement period ... No Charge  
 Each additional item<sup>1</sup> processed in excess of 100 ..... \$0.50  
 Paper statement<sup>4</sup> ..... \$6.50  
 First \$5,000 coin and currency deposited ..... No Charge  
 Each additional \$100 coin and currency deposited in excess of \$5,000 ..... \$0.30  
 For fees related to check handling options, see Miscellaneous Fees.

**BUSINESS BANKING I**

- \$100.00 Minimum deposit required to open account
- \$25.00 monthly maintenance fee

**Business Banking I - Monthly service charges:**

First 250 items<sup>1</sup> processed per statement period ... No Charge  
 Each additional item<sup>1</sup> processed in excess of 250 ..... \$0.50  
 Paper statement<sup>4</sup> ..... \$6.50  
 First \$10,000 coin and currency deposited ..... No Charge  
 Each additional \$100 coin and currency deposited in excess of \$10,000 ..... \$0.30

Avoid the monthly maintenance fee by maintaining an active First Citizens Merchant Services relationship or maintain an average daily ledger balance of \$25,000 in Business Banking I.

Select one of the following services for \$15.00 per month:

- ACH Positive Pay
- ACH Block
- Check Positive Pay
- Reverse Positive Pay
- EDI with free reporting
- Remote Deposit Capture with free scanner

Additional item charges and fees for check imaging apply regardless of any account balances maintained. For fees related to check handling options, see Miscellaneous Fees.

**BUSINESS BANKING II**

- \$100.00 Minimum deposit required to open account
- \$50.00 monthly maintenance fee

**Business Banking II - Monthly service charges:**

First 500 items<sup>1</sup> processed per statement period ..... No Charge  
 Each additional item processed in excess of 500 ..... \$0.50  
 Paper statement<sup>4</sup> ..... \$6.50  
 First \$15,000 coin and currency deposited ..... No Charge  
 Each additional \$100 coin and currency deposited in excess of \$15,000 ..... \$0.30

Avoid the monthly maintenance fee by maintaining an active First Citizens Merchant Services relationship or maintain an average daily ledger balance of \$50,000 or more in Business Banking II.

Select up to two of the following services for \$15.00 each per month:

- ACH Positive Pay
- ACH Block
- Check Positive Pay
- Reverse Positive Pay
- EDI with free reporting
- Remote Deposit Capture with free scanner

Additional item charges and fees for check imaging apply regardless of any account balances maintained. For fees related to check handling options, see Miscellaneous Fees.

**BUSINESS BANKING III**

- \$100.00 Minimum deposit required to open account
- \$75.00 monthly maintenance fee

**Business Banking III - Monthly service charges:**

First 750 items<sup>1</sup> processed per statement period ..... No Charge  
 Each additional item processed in excess of 750 ..... \$0.50  
 Paper statement<sup>4</sup> ..... \$6.50  
 First \$20,000 coin and currency deposited ..... No Charge  
 Each additional \$100 coin and currency deposited in excess of \$20,000 ..... \$0.30

Avoid the monthly maintenance fee by maintaining an active First Citizens Merchant Services relationship or maintain an average daily ledger balance of \$75,000 or more in Business Banking III.

Select up to three of the following services for \$15.00 each per month:

- ACH Positive Pay
- ACH Block
- Check Positive Pay
- Reverse Positive Pay
- EDI with free reporting
- Remote Deposit Capture with free scanner

Additional item charges and fees for check imaging apply regardless of any account balances maintained. For fees related to check handling options, see Miscellaneous Fees.

**CORE (Charitable Organization – Religious – Estate) BUSINESS CHECKING**

- \$100 Minimum deposit required to open account
- No monthly maintenance fee

**CORE Business Checking – Monthly service charges:**

First 100 items<sup>1</sup> processed per statement period... No charge  
 Each additional item<sup>1</sup> processed in excess of 100..... \$0.50  
 Paper statement ..... No charge  
 First \$2,500 coin and currency deposited ..... No charge  
 Each additional \$100 coin and currency deposited in excess of \$2,500 ..... \$0.30

Additional item charge and fees for check imaging apply regardless of any account balances maintained. For fees related to check handling options, see Miscellaneous Fees.

CORE Business Checking With Interest accounts earn interest compounded daily on the daily collected balance of the account.

**BASIC BUSINESS CHECKING – Public Entities Only<sup>5</sup>**

- \$100.00 Minimum deposit required to open account
- No monthly maintenance fee

**Basic Business Checking - Monthly service charges:**

First 150 items<sup>1</sup> processed per statement period ..... No Charge  
 Each additional item<sup>1</sup> processed in excess of 150 ..... \$0.50  
 Paper statement<sup>4</sup> ..... \$6.50  
 First \$5,000 coin and currency deposited ..... No Charge  
 Each additional \$100 coin and currency deposited in excess of \$5,000 ..... \$0.30

For fees related to check handling options, see Miscellaneous Fees.

**PREMIER BUSINESS CHECKING – Public Entities Only<sup>5</sup>**

- \$100.00 Minimum deposit required to open account
- \$25.00 monthly maintenance fee

**Premier Business Checking - Monthly service charges:**

First 500 items<sup>1</sup> processed per statement period .... No Charge  
 Each additional item<sup>1</sup> processed in excess of 500 ..... \$0.50  
 Paper statement<sup>4</sup> ..... \$6.50  
 First \$20,000 coin and currency deposited ..... No Charge  
 Each additional \$100 coin and currency deposited in excess of \$20,000 ..... \$0.30

You can avoid the monthly maintenance fee if you maintain an average daily ledger balance of \$25,000 or more OR maintain a combined daily ledger balance of \$25,000 or more in Premier Business Checking, one or more CDs, Business Savings, and/or Money Market Savings.

Additional item charges and fees for check imaging apply regardless of any account balances maintained. For fees related to check handling options, see Miscellaneous Fees.

**COMMERCIAL ANALYSIS PROGRAM**

The following information is applicable to Analysis Business Checking and Business Checking With Interest accounts, both of which participate in the First Citizens Bank Commercial Analysis Program:

Minimum deposit required to open account:

- Analysis Business Checking .....\$100.00
- Business Checking With Interest .....\$100.00

Monthly service charges:

- Monthly maintenance fee .....\$22.50
- Per debit/check paid ..... \$ 0.20
- Per paper deposit ..... \$ 0.90
- Per electronic deposit ..... \$ 0.40
- Per item deposited
- In-State/Out-of-State/Government/On-Us ..... \$ 0.17
- Deposit Protection (per \$1,000 average daily ledger balance, \$150 maximum fee per account) ..... \$ 0.125
- Paper analysis statement ..... \$5.00

Business Checking with Interest accounts earn interest compounded daily on the daily collected balance of the account. Analysis Business Checking accounts do not earn interest.

**SAVINGS ACCOUNTS**

**BUSINESS SAVINGS**

- \$100.00 Minimum deposit required to open account
- \$5.00 monthly maintenance fee

As of \_\_\_\_\_, the interest rate on this account is \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Business Savings - Monthly service charges:**

Withdrawal and transfer fees: (Withdrawals and transfers include electronic withdrawals/transfers and PIN-based transactions.)

First 2 withdrawals or transfers per statement period ..... No Charge  
 Each additional withdrawal or transfer ..... \$ 3.00

You can avoid the monthly maintenance fee if you maintain a minimum daily ledger balance of \$300.00. You can avoid monthly withdrawal and transfer fees if you maintain a minimum daily ledger balance of \$2,500.00.

Business Savings accounts earn interest compounded daily on the daily collected balance of the account. A Business Savings account does not have checking privileges.

**PREMIUM MONEY MARKET SAVINGS (PMMS)**

- \$25,000.00 Minimum deposit required to open account
- \$10 monthly maintenance fee
- This is a tiered interest rate account.

The interest rate and annual percentage yields for all tiers as of \_\_\_\_\_ are as follows:

Premium TMMS Tiers	If your Daily Balance is at least	But less than	The Interest Rate will be*	With an Annual Percentage Yield of
Tier 1	0	\$25,000	%	%
Tier 2	\$25,000	\$50,000	%	%
Tier 3	\$50,000	\$100,000	%	%
Tier 4	\$100,000	\$500,000	%	%
Tier 5	\$500,000	\$1 Million	%	%
Tier 6	\$1 Million	Unlimited	%	%

**Premium Money Market Savings - Monthly service charges:**

First 50 items<sup>1</sup> processed per statement period ... No Charge  
 Each additional item<sup>1</sup> processed in excess of 50 ..... \$0.50  
 Each additional \$100 coin and currency deposited  
 in excess of \$5,000 ..... \$0.30  
 You can avoid a monthly maintenance fee with an average daily  
 collected balance of \$25,000.00.

Premium Money Market Savings accounts earn interest  
 compounded daily on the daily collected balance of the account.

**ATM FEES AND WITHDRAWAL LIMITS**

First Citizens Visa Debit Cards are issued initially without  
 charge. Fees may apply to ATM transactions at First Citizens  
 and non-First Citizens ATMs. ATM transactions include those  
 made using a Visa Business Debit Card at an ATM.

**Our Fees for Using First Citizens ATMs**

You may make balance inquiries and funds transfers without  
 charge at any First Citizens ATM. At most First Citizens ATMs,  
 we will not charge you a fee for conducting withdrawal  
 transactions. At select First Citizens ATMs, however, we will  
 charge you a \$4.00 fee for making cash withdrawals. This fee  
 will be disclosed at the time of the transaction.

**Our Fees for Using Non-First Citizens ATMs**

Cash withdrawals, funds transfers or balance inquiries:

- Premier Business Checking accounts<sup>2</sup> ..... No Charge
- Standard fee per transaction<sup>3</sup>  
 – all accounts ..... \$2.50
- Each denied ATM transaction (all accounts) ... No Charge
- Foreign transaction fee (for transactions initiated  
 outside of the U.S.) ..... 3% of the transaction amount

**ATM Mini Statement (per statement)**

for all business accounts ..... \$1.50

These fees are in addition to applicable third-party fees and  
 apply regardless of your First Citizens account balance.

**Third Party Fees**

When you use a non-First Citizens ATM to withdraw or transfer  
 funds you may be charged a fee by the third party ATM operator  
 or owner or by the network owner used to complete the transfer.  
 You may also be charged a fee for balance inquiries even if you  
 do not complete a fund transfer. Such fees (i) are disclosed at  
 the time of the transaction; (ii) are in addition to any other  
 applicable charges; and (iii) apply regardless of the account  
 balance or account type.

**Withdrawal Limits (per card and calendar day)**

ATM daily cash withdrawal limits:

- All business accounts ..... \$500.00
- ATM check cashing (where available) ..... \$500.00

**CUSTOMER ENGAGEMENT CENTER FEES**

Number of no charge calls (automated or associate- assisted)  
 allowed per statement period:

- Premier Business Checking customers ..... 8
- Business Checking customers (all account plans) ..... 5
- Premium Money Market Savings (PMMS) customers ..... 5
- Business Savings customers ..... 4
- All other customers ..... 0

Charge per call in excess of number of no charge calls (auto-  
 mated or associate-assisted) allowed per statement period:

- Automated ..... \$0.50
- Associate-assisted: All others ..... \$1.00
- Per call charge for customers in the  
 Commercial Analysis Program ..... \$1.00

**VISA DEBIT CARD FEES AND WITHDRAWAL LIMITS**

**Non-ATM Transactions**

PIN-based transaction fees may apply and are disclosed under  
 each account type. There are no transaction fees for non-PIN  
 Visa Business Debit Card transactions unless they are initiated  
 outside of the U. S. or conducted in non-U.S. currency.

**Other Fees**

Visa Business Debit Card replacement fee ..... \$5.00  
 Foreign transaction fee (for transactions initiated outside of the U.S. or  
 conducted in non-U.S. currency) .... 3% of the transaction amount

**Transaction Daily Limit (per card)**

Purchases (depends on the customer selected limit)  
 ..... \$2,500.00, \$5,000.00, or \$7,500.00

For security purposes, we may impose additional limits on the  
 number of transactions you can perform using your card.

**MISCELLANEOUS FEES**

ACH file modification – deletion/change ..... \$15.00  
 ACH file suspend ..... \$35.00  
 ACH notification of change ..... \$ 3.00  
 ACH origination item fee ..... \$ 0.15  
 ACH same day origination item fee ..... \$1.00  
 ACH returned item ..... \$ 5.00  
 ACH per return reclear ..... \$ 2.00  
 ACH return item – unauthorized debit ..... \$ 1.50

**Cashier's checks:**

- Customers ..... \$10.00
  - Noncustomers ..... \$20.00
- Check cashing fee (noncustomers) (per check) ..... \$ 8.00

**Check handling:**

- Safekeeping ..... No Charge
- Imaging ..... No Charge

*There is no charge for check imaging up to 140 items per  
 statement period. Over 140 items, there is a charge of \$5.00 per  
 statement period.*

Check printing fee depends on style of check ordered.

**Closing checking or savings account:**

- Within 6 months of opening ..... \$25.00
- In charge-off status ..... \$35.00

Coin and currency deposited (per \$100) ..... \$ 0.30

Coin and currency order fee (per order) ..... \$7.50

Coin supplied (per roll) ..... \$ 0.25

Collection item (plus actual expenses paid to others) ..... \$20.00

Compliance Fee – Hemp ..... \$150.00

**Copy Fees:**

- Checks, deposit slips and other  
 transaction items (per item) ..... \$7.00
- Statements (no checks) ..... \$7.00  
 (with images) ..... \$8.00
- Statement copy for return item statements  
 (with images)(per item) ..... \$7.00

Counter checks (per check) ..... \$1.00

Currency supplied (per \$1,000) ..... \$1.75

Deposit correction fee ..... \$6.00

Deposit verification (customers and noncustomers) ..... \$20.00

**Fax fees:**

- Local calling area (first page) ..... \$1.00
- Long distance in-state (first page) ..... \$3.00
- Out-of-state (continental U.S.) (first page) ..... \$5.00
- Each additional page ..... \$1.00

Note: Fax service to foreign countries is not available.

Fed-ready bagged coins (per bag) ..... \$3.50

- Returned bag/correction (per bag) ..... \$3.50

Form 1098 & 1099 additional copy fee (per copy) ..... \$7.00

Hold statement at customer's request  
 (per statement held) ..... \$5.00

**Invoice fee**

(for billed Commercial Analysis accounts, per month) ..... \$50.00

Legal processing (tax levies, garnishments, etc.) Up to \$100.00

**Night depository service:**

- Deposit bag processing ..... \$1.75
- Cloth bag purchase ..... \$30.00
- Lost Key ..... \$10.00

**Overdraft/Insufficient Funds (NSF) Fee**

(each item, each time presented)

- Overdraft fee (item paid) ..... \$36.00
- NSF fee (item returned unpaid) ..... \$36.00

*The Overdraft fee applies to overdrafts created by check, in-  
 person withdrawal, ATM withdrawal or other electronic means.*

Post-dated check fee ..... \$35.00

**Real-Time Payments:**

- Per received transaction ..... \$ 1.00
- Per email remittance received ..... \$0.25

**Returned items:**

- Redeposited ..... \$ 7.00
- Charged back to account ..... \$10.00
- Held at branch ..... \$8.00 (plus float)

**Special instructions for returned items:**

- Basic service ..... \$25.00
- Multi-location service ..... \$25.00
- Complex service ..... \$50.00

Special statements (per copy) ..... \$ 5.00

Statement balancing (per hour) ..... \$10.00

- Minimum charge ..... \$ 2.50

**Stop payment (including automatic debits)**

(per request or renewal) ..... \$35.00  
 • Through Online Banking ..... \$23.00

Telephone transfer fee (per Rep-assisted request) ..... \$ 3.50

Uncollected funds rate ..... FCB's prime rate plus 3%

Undeliverable statement (per returned statement) ..... \$ 7.00

*(After three consecutive returns, statements will not be mailed.)*

**Zelle® for business**

incoming credit transactions (each)<sup>6</sup> ..... \$2.00

**Wire transfers (customers only):**

- Domestic, incoming ..... \$16.00
- Domestic, outgoing ..... \$100.00
- International, incoming  
 (denominated in foreign currency) ..... \$16.00
- International, incoming (denominated in U.S. dollars) \$16.00
- International, outgoing (denominated in  
 foreign currency) ..... \$25.00
- International, outgoing (denominated in  
 U.S. dollars) ..... \$100.00
- Email Advice ..... \$ 2.50

**International Items:**

- Foreign cash items ..... \$7.00 per item plus expenses
- Return items ..... \$35.00 plus expenses
- Foreign collection items ..... \$50.00 plus expenses
- Foreign drafts ..... \$35.00

**FIRST CITIZENS BANK CUSTOMER ENGAGEMENT CENTER**

1.888.FC DIRECT

firstcitizens.com

**FOOTNOTES**

1. Each item or transaction (other than non-PIN debit card transactions) which results in a debit or credit to the account is considered a separate "item," including each check, paper draft, deposit, item deposited, wire transfer, electronic withdrawal/transfer and PIN-based transaction.
2. Provided an account qualifier is maintained.
3. AZ, CA, CO, FL, GA, KS, MD, MO, NE, NJ, NM, NV, OK, OR, PA, TN, TX, WA, WI = No Charge.
4. Avoid paper statement fee by signing up for e statements through Online Banking.
5. Business checking account plans only available for public entities in states where we allow public funds.
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