

First Financial Bank, N. A.
 SCHEDULE OF FEES-NON-ANALYZED ACCOUNTS
 Effective March 1, 2024

The following fees may be assessed against your account and the following limitations, if any apply to your account.

ACCOUNT SERVICES

Account Closing Fee (Account Closed Within 180 Days of Opening).....	\$ 25.00
Account Closed in Overdraft.....	\$ 25.00
Chargeback Fee (Charged on Business Accounts Only).....	\$ 12.00
Duplicate Statement Printed At Regular Statement Cycle (Per Month).....	\$ 2.50
Garnishments.....	\$100.00 + \$25.00/Hour + Attorney Fees
Levies.....	\$100.00 + \$25.00/Hour + Attorney Fees
Inactivity Fee (Checking Accounts With No Activity for 120 Days).....	\$ 5.00
Overdraft Item Fee (Maximum of 5 Charged Per Day On Consumer Accounts).....	\$ 35.00
Balancing Assistance (Per Hour).....	\$ 25.00
Research Item (Per Page - Charged on Business Accts & Legal Request)....	\$ 5.00
Research Charge (Per Hour - Charged on Business Accts & Legal Request).....	\$ 25.00
Return Item Fee (Maximum Of 5 Charged Per Day On Consumer Accounts).....	\$ 35.00
Special Cut Off Statement (Per Month).....	\$ 5.00
Stop Payment Charge.....	\$ 35.00
Sweep/Automatic Transfer (Per Day).....	\$ 5.00
Wire Transfer - Incoming (Provided Only To Customers).....	\$ 15.00
Wire Transfer - Outgoing (Provided Only To Customers).....	\$ 25.00
Wire Transfer - International Outgoing (Provided Only To Customers)....	\$100.00

PERSONAL BANKER CUSTOMER SERVICE

Foreign ATM Activity Fee Balance Inquiry (ATM Not Owned By FFB).....	\$ 1.50
Foreign ATM Activity Fee Withdrawal (ATM Not Owned By FFB).....	\$ 1.50
Debit Card Replacement.....	\$ 5.00
Fax Service (Per Page - Where Available).....	\$ 2.00
Hold Statement.....	\$ 2.00
Instant Statement (Charged on Business Accounts Only).....	\$ 5.00
Medallion Guarantee Stamp/Customer.....	Where Available
Safe Deposit - Key Deposit.....	\$ 20.00
Safe Deposit - Lost Key.....	\$ 20.00
Safe Deposit Box Drilling.....	Minimum \$100.00

TELEPHONE CUSTOMER SERVICE

Telephone Assisted Transfer.....	\$ 2.00
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TELLER SERVICES

Cashier's Check/Customer.....	\$ 5.00
Non-Customer Check Cashing Fee.....	\$ 10.00
Third Party Check Cashing Fee.....	\$ 10.00
Coin Counting Non-Customer (Where Available).....	10.00%
Money Order/Customer.....	\$ 5.00
Night Deposit Bag (Small Locked).....	\$ 20.00
Night Deposit Bag (Large Locked).....	\$ 30.00
Vinyl Zipper Bag.....	\$ 5.00
Temporary Check.....	\$ 1.00
Bulk Currency Exchange.....	10.00%

TELLER COLLECTIONS

Consumer Collection Item (Incoming/Outgoing).....	\$ 15.00
Amortization Schedule.....	\$ 10.00

First Financial Bank, N.A. Account Analysis Service Charge Schedule

ACCOUNT MAINTENANCE

Account Maintenance	\$20.00
Deposits Posted	\$0.50
Lockbox Deposits Posted	\$0.50
Mobile Deposits Posted	\$1.00
Remote Deposits Posted	\$0.25
Items Deposited – On Us	\$0.12
Items Deposited – Transit	\$0.15
ACH Credits – Received	\$0.15
ACH Debits – Received	\$0.15
Checks Paid	\$0.15
Stop Payment	\$35.00
NSF Item	\$35.00
Redeposit – Returned Check	\$3.00
Check Returned – Chargeback	\$12.00
Item Processing Reject/Correction	\$2.00
Duplicate Statement	\$10.00
Additional Statements/Cycle	\$5.00

CASH/VAULT SERVICES

Rolled Coin – per roll	\$0.10
Strapped Currency – per strap	\$0.40
Cash Deposited – per \$1000	\$1.50
Change Order – per \$100	\$0.25
Envelope Deposit – per env	\$1.00
Vault Cash Service/Supplies	Varies

WIRE SERVICES

Wire Transfer – Incoming	\$15.00
Wire Transfer – Outgoing Online	\$15.00
Wire Transfer – Outgoing Manual	\$25.00
Wire Transfer – Outgoing Int'l	\$50.00
Drawdown Wire Initiation	\$25.00

BUSINESS ONLINE BANKING

Business Online – Basic	\$0.00
Business Online – Enhanced	\$25.00
BOB – Enhanced per account over 10	\$2.00
Business Online – Treasury	\$65.00
BOB – Treasury per account over 25	\$3.00
EDI Reporting – per account*	\$10.00
eStatement ISO*	\$15.00

ACH ORIGATION SERVICES

ACH Origination Item – Enhanced (includes 25)	\$1.00
ACH Origination Item – Treasury	\$0.12
ACH File Reversal/Deletion	\$25.00
ACH Returned Debit/Credit Item	\$3.00
ACH Return Item Not Authorized	\$5.00

SMARTPAY EXPRESS

Setup Fee: ACH Only	\$50
Setup Fee: Merchant Only	\$75
Setup Fee: Both ACH and Merchant	\$100
Monthly (regardless of payment type)	\$65.00
Per Transaction in SPE	\$0.15

FRAUD PROTECTION SERVICES

Payment Manager – Positive Pay	Included in BOB
Payment Manager – ACH Filter	Enhanced & Treasury
Payment Manager Exception Item	\$2.00

REMOTE DEPOSIT SERVICES

Remote Deposit Monthly	\$35.00
Remote Deposit Items – RDC/S/N	\$0.05
Mobile Remote Deposit – mRDC Items (\$20 minimum)	\$0.30
RemitPlus Express Monthly	\$200.00
RemitPlus Express Add'l Workstation	\$50.00
RemitPlus Express per Item	\$0.10

SWEEP SERVICES

ZBA Sweep – per account	\$25.00
Repo Account – per account	\$75.00
Loan Sweep – per account	\$100.00

SPECIAL SERVICES

Collection Item	\$15.00
Outgoing Draft	\$15.00
Cashier's Check	\$5.00
Money Order	\$5.00
Safekeeping Service	Varies
Money Service Business (MSB) Mgmt	\$600.00
MSB Account Maintenance	\$30.00
MSB Cash Handling	Varies
First Safe	\$95.00
First Safe Cash Handling/Vault	Varies
DACA Management Service Monthly**	\$250.00
Secure FTP Setup per Process	\$250.00
Secure FTP Monthly	\$50.00

CORRESPONDENT SERVICES

Image Premium Items	\$0.049
Image Cash Letter Items	\$0.027
Image CL Items Select	\$0.015

LOCKBOX SERVICES

Monthly Maintenance	\$150.00
Item Processed	\$0.54
Unprocessable/Reject Item	\$0.75

Other Lockbox Fees quoted upon request

*If added on to BOB Basic; **Legal costs incurred will be passed on

SAFE DEPOSIT BOX RENTAL RATES	
Description	Rate
2x5	\$20.00
2x10	\$30.00
2.5x10	\$30.00
3x4	\$30.00
3x5	\$30.00
4x4	\$30.00
5x5	\$45.00
3x10	\$45.00
4x10	\$55.00
4.5x10	\$55.00
5x10	\$65.00
6x10	\$70.00
8x10	\$75.00
9x10	\$85.00
10x10	\$140.00
10x11	\$140.00
9x12	\$145.00
12x20	\$145.00
10x15	\$165.00
15x11	\$165.00
12x35	\$175.00
53x10	\$185.00
53x21	\$185.00
24x19x31	\$185.00
15x31	\$225.00
19x20	\$225.00
20x20	\$225.00
Locker	\$250.00
Safe Deposit - Key Deposit	\$20.00
Safe Deposit - Lost Key	\$20.00
Safe Deposit Box Drilling	Minimum \$100.00

3/2021