

Business Checking Accounts

My Freedom Business Checking

Minimum Deposit to Open	\$1.00
Minimum Daily Balance Requirements ⁷	No Charge
First 200 items ¹	No Charge
Over 200 items ¹	\$0.50/item

Statement Options:

eStatement ⁶	No Charge
Paper Statement with Safekeeping ²	\$5.00/month
Paper Statement with Images.....	\$5.00/month

My Elite Business Checking

Minimum Deposit to Open	\$1.00
Monthly Service Fee	\$35.00

First 400 items ¹	No Charge
Over 400 items ¹	\$0.50/item

Avoid monthly service fee by maintaining an average collected balance of at least \$5,000 in your account OR \$150,000 or more combined balance in commercial loan and commercial deposit relationships.

Business Savings Accounts

My Business Savings

Minimum Deposit to Open.....	\$1.00
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Business Investment Accounts

My Business Money Market

Minimum Deposit to Open.....	\$1.00
Minimum Daily Balance Requirements: ⁷	
\$2,500.00 and over	No Charge
\$0.00 to \$2,499.99	\$20.00/month

Includes choice of Check Safekeeping or Images.²

My Value Money Market

Minimum Deposit to Open.....	\$1.00
Minimum Daily Balance Requirements: ⁷	
\$2,500.00 and over	No Charge
\$0.00 to \$2,499.99	\$20.00/month

Includes choice of Check Safekeeping or Images.²

Non-Profit Deposit Accounts

My Community Account

Minimum Deposit to Open.....	\$1.00
Minimum Daily Balance Requirements: ⁷	
\$500 and over.....	No Charge
\$0.00 to \$499.99.....	\$15.00

Earns Interest and includes choice of Check Safekeeping or Images.²

Analyzed Checking Accounts

Monthly Maintenance Fees

My Public Fund Analyzed Checking	\$20.00
My Business Analyzed Checking.....	\$20.00
My Preferred Business Analyzed Checking.....	\$25.00

We also offer the My Pre-need Analyzed Checking and the My Escrow Analyzed Checking, both of these account types require one of the analyzed checking accounts listed above in order to assess applicable Service Charges.

Account Analysis - Monthly Service Charges

Account Analysis enables us to calculate an **Earnings Credit** that is used to offset all or part of your **Service Charges** each month. Unlike interest, an Earnings Credit does not accumulate from month to month; it only applies to the current month's charges.

Service Charges

Deposits Made	\$0.75 each
Checks Paid	\$0.20/item
Deposited Items	\$0.20/item
Cash Deposit Fee	\$0.10 per \$100
Coin Processing Fee.....	\$5.00/bag or container
Over the Counter Checks Paid.	\$0.20/item
ACH Debit Received	\$0.20/item
ACH Credit Received	\$0.20/item
External ACH Sweep.....	\$50.00/month
Other Debit.....	\$0.20/item
Other Credit	\$0.20/item
Outgoing Collection	\$15.00
Currency Order (per strap supplied)	\$1.00
Coin Orders (per roll supplied)	\$0.15
Pre-need & Escrow Sub-accounts.....	\$1.25 each

Service charges may also apply to your account based on activity in related accounts and sub-accounts.

How Your Earnings Credit is Calculated:

Earnings Credit (ECR) is calculated by applying the earnings credit rate to the average positive collected balance for services in the account. The earnings credit rate is determined by the Bank and is subject to change at the Bank's discretion.

Additional Services & Pricing

- Overdraft Fee**\$42.00/item
- Plus, a \$5.99 Continuous Overdraft Fee per day that the account remains overdrawn beginning on the fourth consecutive business day the account is overdrawn
 - We do not charge the Overdraft Fee on your account when we determine that your account is overdrawn by a total amount less than \$10.00 after we finish processing for the day. Daily maximum amount charged is limited to \$240.00

The types of transactions that may be subject to an overdraft fee include, but are not limited to negotiable orders of withdrawal, any form of check, in-person withdrawals, drafts, or ACH withdrawals, online and telephone banking withdrawals, any other request used to transfer or withdraw funds out of your account by any means.

NSF Returned Item Fee No Charge

Attachments & Levies \$150.00/each plus attorney fees
You agree that we have a right, in our sole discretion, to remove from your account all amounts subject to any legal process (for example, attachment or levy) and amounts removed will not earn interest from the time of removal until, if applicable, the time restored to the account.

Check Orders charged according to Catalog Fee Schedule.

Currency / Coin Orders \$1.00/strap and \$0.15/roll

Coin Machine Usage:

- Customers No Charge
- Non-Customers 15% of total

Fee to Purchase Bond for Lost or Misplaced Official Bank Check 2% of the Face Value of the Check

Wire Services (Customers only)

- Domestic Incoming\$15.00
- Domestic Outgoing\$25.00
- International\$50.00

- Safekeeping Account - Check Copy Request** \$5.00/copy
 - Statement Reconciliation** \$40.00/hour (minimum)
 - Deposited Items Returned** \$15.00/item
 - Research / Statement Printing** .. \$5.00/item or \$40.00/hour
 - Stop Payment Orders** \$35.00/item
 - Official Checks (Customers Only)** \$10.00/each
 - 1099 Revision** \$10.00/each
 - Escheat Fee**³ \$60.00
 - Early Account Closing**⁴ \$20.00
 - Charged Off Account** \$50.00
 - Return Mail Fee** No Charge
 - Letter of Reference** \$50.00
 - Non-First United ATM Transactions**⁵ \$3.00/each
 - My Bank Mobile Deposits** No Charge
 - Instant Issue ATM or VISA Check Card** 1st card free/\$10.00
 - Replacement ATM or VISA Check Card** \$10.00
 - Zelle® Payments** No Charge
 - Assisted deposit account transfers by phone** \$5.00
- Automatic Telephone Banking and Internet Banking initiated transfers using pre-encoded deposit withdrawal tickets are exempt.

Service charges and fees listed are subject to change with reasonable notice.

Bank reserves the right to change an account to Account Analysis when the volume of transactions reaches certain levels. If this occurs, the customer will be notified prior to the change.

¹ Items include checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).

² First United offers a safekeeping option, whereby the bank will keep electronic images of your cancelled checks. To sign up for this service, which may reduce the service charges that apply to your account, please contact your Customer Service Officer.

³ State limitations may restrict Escheat Fee amount.

⁴ Fee charged if account is closed within 90 days of the opening date.

⁵ If you use an automated teller machine that is not operated by us, you may be charged an additional fee by the operator of the machine and/or by an automated transfer network.

⁶ eStatements require enrollment in online banking service.

⁷ The minimum you must maintain each day of statement cycle to avoid fee.

**Pricing Schedule Addendum My
 Cash Manager
 Business Electronic Banking (BeB)**

Cash Management Pricing Guide		
Monthly My Cash Manager Fee	MICRO	No Charge
	BASE	\$ 9.95
Accounts	Five (5) Included \$3.95 per additional Loan or Deposit Account	
ACH Transactions <i>All types of ACH transactions including, but not limited to, debits, credits, federal payments, statement payments and other payments such as child support</i>	\$10.00 a month and \$0.10 per ACH transaction originated	
Same Day ACH Transactions	\$20.00 a month and \$0.20 per ACH transaction originated	
ACH Returns	\$5.00 Each	
Advance ACH (TEL, STP820, WEB, CTX)	\$3.50 per Month	
Internet Banking	Included	
Bill Payment	MICRO	\$0.45 per Payment
	BASE	10 Free per Month \$0.45 per Payment after 10 each Month
Escrow Manager / PreNeed Reporting	<i>(See Commercial Products and Services Pricing Guide provided with your Deposit Account)</i>	
eStatements	Included	
File Upload (NACHA) – must have ACH capabilities	\$20.00 per Month	
Images	Included	
Loan Payments and Loan Advances	Not included with Micro	
Mobile Banking/Mobile Deposit	Included	
Positive Pay	\$31.97 Monthly \$0.08 per Check Includes One (1) Account \$10.00 for each additional account	
Premium Account Reporting	\$4.00 per Month	
QuickBooks™ Web Connect, QuickBooks™ Download, Quicken® Web Connect, and Quicken® Download	Included	
Special Report Download (EDI/Legacy Account Recon File)	\$50.00 EDI \$50.00 Account Reconciliation	
Account Recon Advantage	Full Recon \$55.00 a month Partial Recon \$35.00 a month Deposit Recon \$25.00 a month \$0.08 per item	
Standard Account Reporting	Included	
Stop Payment	<i>(See Commercial Products and Services Pricing Guide provided with your Deposit Account)</i>	
Tokens	1 Included \$95.00 each Additional Token (including replacements)	
Transfers	Included	
Wire Transfers	Standard Wire Fees Apply <i>(See Commercial Products and Services Pricing Guide provided with your Deposit Account)</i>	

Pricing schedule effective as of June 1, 2019. All fees are subject to change without notice. For additional fees regarding your deposit account, please refer to the **Commercial or Consumer Products and Services Pricing Guides**.