

Allied First Bank Schedule of Fees
PERSONAL ACCOUNTS
Effective: February 2020

Savings *

Minimum to open \$25.00.
 \$4.00 per each transfer from savings to checking to cover overdraft.
 \$20.00 fee if account is closed within 90 days of being opened.
 Refer to *Deposit Account Disclosures* for additional account information.

Free Checking

No minimum balance requirements.
 No monthly service charges.
 Free starter checks.
 \$20.00 fee if account is closed within 90 days of being opened
 Refer to *Deposit Account Disclosures* for additional account information.

Student Checking

No minimum balance requirements.
 No monthly service charges.
 Free starter checks.
 \$20.00 fee if account is closed within 90 days of being opened
 Refer to *Deposit Account Disclosures* for additional account information.

Interest Checking *

Free starter checks.
 Minimum to open \$2000.
 \$4.00 monthly service charge if balance falls below \$2,000.
 No interest paid if balance below \$2,000.
 \$20.00 fee if account is closed within 90 days of being opened
 Refer to *Deposit Account Disclosures* for additional account information.

Money Market *

\$2,000 balance required to earn interest.
 Minimum to open \$2000.
 Tiered interest structure applies.
 \$500 minimum withdrawal amount and \$100 minimum deposit amount.
 \$20.00 fee if account is closed within 90 days of being opened
 Monthly transfer limitations apply.
 Refer to *Deposit Account Disclosures* for additional account information.

Certificates of Deposit

\$500 minimum balance required to open a regular CD.
 \$50,000 minimum balance required to open a Jumbo CD.
 Early withdrawal penalties:
 12 month or less CD 90 days' interest whether earned or not
 Over 12 month CD 180 days' interest whether earned or not
 Refer to *Deposit Account Disclosures* for additional account information.

Individual Retirement Accounts (IRAs)

IRA money market and CD accounts available.
 Please see your tax advisor for all tax-related information.
 Refer to *Deposit Account Disclosures* for additional account information.

*Fees could reduce earnings

Inactive Accounts

Checking: After 12 consecutive months of inactivity, a \$5.00 per month fee will be charged.
Savings: After 12 consecutive months of inactivity, a \$5.00 per month fee will be charged.
Money Market: After 12 consecutive months of inactivity, a \$5.00 per month fee will be charged.

ATM Fees

First 15 withdrawals per month -----FREE
 Over 15 withdrawals per month -----\$1.00 per transaction
 ATM surcharge reimbursement per month -----8 transactions up to \$10.00

NOTE: To receive Allied First Bank's monthly ATM reimbursements, you must maintain an average deposit balance of at least \$2,500 (excluding IRAs) or loan balances of at least \$10,000. Balance requirements for ATM reimbursement eligibility are waived for select account types (i.e. Student Checking).

Additional Fees & Service Charges

Starter checks -----FREE
 Stop payment -----\$29.00
 Stop payment (Bill Payer)-----\$29.00
 Stop payment (ACH)-----\$29.00
 Manual transfers to cover overdraft -----\$5.00
 Copy of check (per copy):
 Sent via regular mail -----\$5.00
 Faxed copy -----\$5.00
 Check printing -----(Fee depends on style of check ordered)
 Account reconciliation – per hour (customer error) -----\$25.00

Plastic cards:

Original Visa® debit/ATM -----FREE
 Replacement Visa® debit/ATM -----\$5.00

Canadian Check Collections:

Incoming -----\$35.00
 Outgoing -----\$35.00

Wire transfers:

Incoming -----FREE
 Outgoing -----\$20.00
 Outgoing foreign wire transfer -----\$35.00*
 *Additional fees may be incurred from the foreign bank or correspondent bank

NSF Fees - Insufficient Funds Fees (per item)*:

Overdraft Fees (per item)-----\$29.00
 Returned Item Fee (per item)-----\$29.00

*Insufficient Funds Fees can be incurred when transactions created by check, in-person withdrawals, and certain electronic transfers (not including ATM or Point-of-Sale transactions) exceed the available balance in the account

Return deposited item from another individual's account -----\$10.00
 Return deposit item from your account at another financial institution deposited to your account here----- \$35.00

Online banking -----FREE

Online Bill Payer -----FREE
 Online statements -----FREE

Call center transactions -----FREE

Statement Print Service Fee-----\$5.00
 Garnishments/tax levy -----\$75.00
 Subpoena/citation -----\$75.00
 Paper statement delivery (per statement cycle – not applicable for individuals under 18 or over 60) -----\$5.00
 Overnight delivery charge (domestic) -----\$20.00
 Missing address (monthly) -----\$5.00
 Notary services (customers) -----FREE
 License plate sticker service -----\$5.00
 Signature guarantee/medallion (customers only) -----\$30.00

Online Payment Manager Funds Transfer Product

Pop Money----(Internet Payment)-----\$5.00

Safe deposit boxes

(requires checking account w/ direct deposit; fees must be auto-debited from an AFB account)

NOTE: Safe deposit boxes and their contents are not insured by the FDIC, Allied First Bank, or any other entity or organization.

5 x 5 (annually) -----\$35.00
 3 x 10 (annually) -----\$50.00
 5 x 10 (annually) -----\$65.00
 10 x 10 (annually) -----\$110.00
 Discounts for seniors over 55 -----\$5.00
 Lost key -----\$25.00
 Late payment fee -----\$5.00
 Drill fee -----\$150.00

Cashier's Checks-----\$5.00
 Money Order-----\$5.00

For additional disclosure information, contact us at:

Allied First Bank
3201 Orchard Road
Oswego, IL 60543
(800) 272-3286
(630) 554-8899
www.alliedfirst.com



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**Allied First Bank Schedule of Fees
BUSINESS ACCOUNTS
Effective: February 2020**

BUSINESS SAVINGS

Minimum Opening Deposit	No minimum balance to open
Account Maintenance	FREE with average daily balance of \$500 or more; otherwise \$5.00 per month
Interest Requirements	Interest and APY earned on average daily balance of \$500 or more
Withdrawals/Debits from Account	6 FREE debits per month*; \$5.00 per item thereafter
Account Closure	\$10.00 fee if account is closed within 90 days of being opened
Credit Items Processed (deposited items)	25 FREE credited items per month; \$0.15 per item thereafter

BUSINESS CHECKING

Minimum Opening Deposit	\$250.00
Account Maintenance	\$25 per month
Interest Requirements	Interest is not earned on this account
Account Closure	\$10.00 fee if account is closed within 90 days of being opened
Items Processed	400 free items processed per month; \$0.35 per item thereafter **With Remote Deposit, 400 free items processed per month; \$0.15 per item thereafter

SMALL BUSINESS CHECKING

Minimum Opening Deposit	\$250.00
Account Maintenance	No Charge
Interest Requirements	Interest is not earned on this account
Account Closure	\$10.00 fee if account is closed within 90 days of being opened
Items Processed	150 free items processed per month; \$0.35 per item thereafter

COMMUNITY CHECKING

Minimum Opening Deposit	\$250.00
Account Maintenance	No account maintenance charges
Interest Requirements	Interest earned on average daily balances of \$5,000 or more; tiered rate structure applies
Account Closure	\$10.00 fee if account is closed within 90 days of being opened
Items Processed	No item processing charges

BUSINESS MONEY MARKET

Minimum Opening Deposit	\$5,000.00
Account Maintenance	FREE with average daily balance of \$5,000 or more; otherwise \$15.00 per month
Interest Requirements	Interest and APY earned on average daily balances of \$5,000 or more; tiered rate structure applies
Withdrawals/Debits from Account	6 FREE debits per month*; \$5.00 per item thereafter; minimum withdrawal

	amount of \$500
Account Closure	\$10.00 fee if account is closed within 90 days of being opened
Credit Items Processed (deposited items)	25 FREE credited items per month; \$0.15 per item thereafter; minimum deposit amount of \$100

BUSINESS CERTIFICATES OF DEPOSIT

Minimum Opening Deposit	\$500.00
Early Withdrawal Penalties	3 month CD = 90 days' interest 6 month CD = 90 days' interest 12 month CD = 90 days' interest 24 month CD = 180 days' interest 36 month CD = 180 days' interest 48 month CD = 180 days' interest 60 month CD = 180 days' interest
Deposits/Credits to Account	Additions may not be made to CDs

BUSINESS SWEEP ACCOUNT

After all debits and credits have been posted to your account, excess funds over a target balance are automatically swept from your checking account into your money market account to maximize returns. A "minimum" and "maximum" target is set for the checking account balance – when the balance goes above the max. balance, funds are swept into the money market. When funds fall below the min. balance target, funds are swept back from the money market into checking – NOTE: Transfers back from the money market to the checking account are limited to 6 per month in compliance with federal regulations. Refer to the fees related to your money market and checking accounts for more information on fees which may apply.

Inactive Accounts

- Checking:** After 12 consecutive months of inactivity, a \$5.00 per month fee will be charged.
- Savings:** After 12 consecutive months of inactivity, a \$5.00 per month fee will be charged.
- Money Market:** After 12 consecutive months of inactivity, a \$5.00 per month fee will be charged.

Remote Deposit

Scanner fee (monthly) -----\$35.00

Additional Fees & Service Charges

- Stop payment -----\$29.00
Copy of check (per copy) -----\$ 5.00
Canadian Check Collections -----\$15.00
NSF - Insufficient Funds Fee* (per item)-----\$29.00
*Insufficient Funds Fees can be incurred when transactions created by check, in-person withdrawals, and certain electronic transfers (not including ATM or Point-of-Sale transactions) exceed the available balance in the account
Returned Deposited Item fee (per item) -----\$5.00
Online banking -----FREE
Online Bill Payer (monthly charge) ----- FREE
Online statements -----FREE
Account history (per page) -----\$2.00
Statement copies -----\$ 5.00
Garnishments/tax levy -----\$75.00
Subpoena/citation -----\$75.00
Paper statement delivery (per statement cycle) -----\$5.00
Overnight delivery charge (domestic) -----\$15.00
Missing address (monthly) -----\$5.00
Notary services (customers)-----FREE
License plate sticker service -----\$5.00
Signature guarantee/medallion (customers only)-----\$5.00

Plastic cards:

- Original Visa® debit/ATM -----FREE
Replacement Visa® debit/ATM -----\$5.00

Wire transfers:

- Incoming -----FREE
Outgoing -----\$15.00
Outgoing foreign wire transfer -----\$35.00*

*Additional fees may be incurred from the foreign bank or their correspondent bank.

Online Payment Manager ACH Funds Transfer Product

- Premium Inbound (Next day; Amount=\$0-499.99) -----\$5.00
Premium Inbound (Next day; Amount=\$500-999.99) -----\$7.50
Premium Inbound (Next day; Amount=\$1,000+) -----\$10.00
Premium Outbound (Next day; Amount=\$0-499.99) -----\$10.00
Premium Outbound (Next day; Amount=\$500-999.99) -----\$15.00
Premium Outbound (Next day; Amount=\$1,000+) -----\$20.00
Standard Inbound (Third day; Amount=\$0-499.99) -----\$5.00
Standard Inbound (Third day; Amount=\$500-999.99) -----\$7.50
Standard Inbound (Third day; Amount=\$1,000+) -----\$10.00
Standard Outbound (Third day; Amount=\$0-499.99) -----\$5.00
Standard Outbound (Third day; Amount=\$500-999.99) -----\$7.50
Standard Outbound (Third day; Amount=\$1,000+) -----\$10.00
Pay People (Three days to receiver) -----\$10.00

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5 x 10 (annually) -----\$65.00
10 x 10 (annually) -----\$110.00
Discounts for seniors over 55 -----\$5.00
Lost key -----\$25.00
Late payment fee -----\$5.00
Drill fee -----\$150.00

*Withdrawal limitations for savings and money market accounts are imposed upon the bank by Regulation D. Unlimited in-person withdrawals may be made. Transfers from a savings or money market account to another account or third parties by pre-authorized, automatic, or telephone transfer are limited to 6 per month with no more than 3 by check, draft, debit card or similar order to third parties.

For additional information, contact us at:

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