

BUSINESS ACCOUNT PRODUCT OPTIONS



Idaho First Bank - Business Account Options



CHECKING	Maintenance Fee	If Balance Falls Below	Balance Based on Monthly	Transaction Fee	Minimum to Open	Accrues Interest	Statement Cycle/Type	Overdraft Accrual Charges
First Free Small Business Checking	\$0	N/A	N/A	.15 per item above 100	\$100	No	31st of month/ images	\$2 per day beginning on 3rd day
First Small Business Checking	\$10	\$2,500	Average Collected	.10 per item above 250	\$100	No	31st of month/ images	\$2 per day beginning on 3rd day
First Business Checking	\$15	\$5,000	Average Collected	.10 per item above 500	\$100	No	31st of month/ images	\$5 per day beginning on 3rd day
First Business Interest Checking	\$15	\$5,000	Average Collected	.10 per item above 250	\$100	Yes	31st of month/ images	\$5 per day beginning on 3rd day
First Analysis Checking ¹	\$8	N/A	Average Collected	\$0.13 Per Written Check \$0.25 Per Deposit Items Deposited \$0.04 Per On-us Item \$0.05 Per Local Item \$0.06 Per Transit Item \$0.50 per \$1,000 Currency/Coin Deposited \$0.07 per \$100 FDIC Insurance	\$100	No	31st of month/ images	\$5 per day beginning on 3rd day
First Lawyers Trust ²	N/A	N/A	N/A	N/A	\$100	Yes	31st of month/ images	N/A
SAVINGS	Service Fee	If Balance Falls Below	Accrues Interest	Transaction Fee	Minimum to Open	On-line Banking	On-line Bill Pay	Eligibility
First Business Savings ³	\$5	\$250	Y	\$10 per item over max allowed	\$100	Free	No	All
First Business Money Market ³	\$10	\$5,000	Y	\$10 per item over max allowed	\$100	Free	No	All

¹ Average Ledger Balances on this account earn an Earnings Credit to offset monthly service charges.

² See your bank representative for details.

³ Money Market and Savings Accounts are limited to no more than six pre-authorized transactions per statement. Unlimited in-person withdrawal.

Rates are subject to change.