

PERSONAL ACCOUNT PRODUCT OPTIONS



Idaho First Bank - Personal Account Options



CHECKING	Maintenance Fee	If Balance Falls Below	Accrues Interest	Minimum to Open	Statement	On line Banking	On line Bill Pay	Eligibility	ATM/Debit	Check Charges
First Free Checking	Free	N/A	No	\$100	Monthly No Images	Free	Free-Unlimited	All	Yes	Customer Expense
First Checking Plus	\$10	\$2,500	Yes	\$100	Monthly Images	Free	Free-Unlimited	All	Yes	Customer Expense
First Senior Checking	Free	N/A	Yes	\$100	Monthly Images	Free	Free-Unlimited	55+	Yes	Free IFB Logo Checks
SAVINGS	Service Fee	If Balance Falls Below	Accrues Interest	Minimum to Open	Statement	On-line Banking	On-line Bill Pay	Eligibility	ATM or ATM/Debit	Check Charges
First Savings Account ¹	\$2	\$100	Yes	\$100	Quarterly ³	Free	No	All	ATM Only	N/A
First Student Savings ^{1,2}	Free	N/A	Yes	\$1	Quarterly ³	Free	No	Under 18	ATM Only	N/A
First Money Market ¹	\$10	\$5,000	Yes	\$100	Monthly Images	Free	No	All	No	Customer Expense
First Jumbo Money Market ¹	\$25	\$50,000	Yes	\$100	Monthly Images	Free	No	All	No	Customer Expense

¹ Money Market and Savings Accounts are limited to no more than six pre-authorized transactions per statement period; Only three of the six can be payments by checks to third parties. Unlimited in-person withdrawals. \$10 per item over max allowed.

² Must Provide Student ID or Birth Certificate.

³ A monthly statement will be sent if activity occurs within that month.

Rates are subject to change.