

# 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 <sup>1</sup>    | \$2             | \$100                  | Yes              | \$100           | Quarterly <sup>3</sup> | Free            | No               | All         | ATM Only         | N/A                  |
| First Student Savings <sup>1,2</sup>  | Free            | N/A                    | Yes              | \$1             | Quarterly <sup>3</sup> | Free            | No               | Under 18    | ATM Only         | N/A                  |
| First Money Market <sup>1</sup>       | \$10            | \$5,000                | Yes              | \$100           | Monthly Images         | Free            | No               | All         | No               | Customer Expense     |
| First Jumbo Money Market <sup>1</sup> | \$25            | \$50,000               | Yes              | \$100           | Monthly Images         | Free            | No               | All         | No               | Customer Expense     |

<sup>1</sup> 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.

<sup>2</sup> Must Provide Student ID or Birth Certificate.

<sup>3</sup> A monthly statement will be sent if activity occurs within that month.

*Rates are subject to change.*