

**IDAHO FIRST BANK
SCHEDULE OF FEES**

Effective Date: September 1, 2009

The following fees may be assessed to your account:

Account Balance.....	No Charge
Account Research.....	No Charge
ATM Annual Fee.....	No Charge
ATM Card Reissue.....	No Charge
ATM Foreign ATM.....	No Charge
ATM Special PIN Mailing.....	No Charge
Night Deposit Bags - (3 free).....	\$ 5.00
Night Deposit Bags - Locked (each).....	\$ 20.00
Check Cashing (non-IFB customer with IFB check).....	No Charge
Collection Item - Foreign (each).....	\$ 25.00
Collection Item - Incoming (each).....	\$ 15.00
Counter Check.....	No Charge
Deposit for Night Deposit Key.....	\$ 10.00
Dormant Accounts - DDA.. (per month) after 365 days of no activity.....	\$ 2.00
Dormant Accounts - Savings.. (per month) after 730 days of no activity.....	\$ 2.00
Early Account Closure (w/in 90 days).....	\$ 20.00****
Excessive Debit Charge (MMDA & SVGS).....	\$ 10.00
Foreign Currency Exchange.....	\$ 25.00**
Image Replacement Document.....	\$ 2.50*
Levies, Garnishment.....	\$ 50.00
Money Orders (each).....	\$ 2.00*
Non Sufficient Funds Per Item (NSF charge paid or returned item)...	\$ 25.00***
Notary.....	No Charge
Official Checks (per check).....	\$ 5.00*
Overdraft Charge per day personal accts beginning on 3rd day.....	\$ 2.00
Overdraft Charge per day business accts beginning on 3rd day.....	\$ 5.00
Return Deposit Item.....	\$ 25.00
Statement Reprint.....	\$ 2.50*
Stop Payment (each).....	\$ 25.00
Telephone Transfer.....	No Charge
Travelers Checks - Purchase.....	1% of face value*
Travelers Check Cashing (non IFB customer) limit to \$500.00 per day.....	No Charge
Wire - International... (and "pass through").....	\$ 45.00
Wire - Incoming.....	No Charge
Wire - Outgoing.....	\$ 25.00

* Fees waived for Senior Account Holders

** \$25 is maximum charge. Fees vary by currency type.

*** An overdraft can be created by check, in person withdrawal, ATM withdrawal, or other electronic means in excess of your account balance then on deposit in the checking account.

**** Applies to DDA, SVGS, MMDA. CDs are subject to early forfeiture penalties.