



IDAHO FIRST BANK®

PEOPLE FIRST. COMMUNITY FIRST.

Thank you for choosing Idaho First Bank for your financial needs. At Idaho First we strive to offer competitive products and services that are designed to meet your lifestyle and financial goals. To fulfill this commitment, throughout 2023 we performed product comparisons across the communities we serve and reviewed the needs of individuals and businesses within these communities. This guide outlines upcoming product and fee changes which will be effective **March 16, 2024**.

Product Changes

The 3 charts below outline IFB’s checking and savings products scheduled to be consolidated or converted on March 16, 2024.

<i>Personal Checking</i>		
The Climb Checking	➔	Freedom Checking
Pinnacle Checking	➔	Peak Checking
Residential Pinnacle Checking		

<i>Personal Savings</i>		
Statement Savings	➔	Savings First
Student Savings		

<i>Business Checking</i>		
Premier Checking	➔	Advantage Checking

The chart below outlines IFB’s business checking products scheduled to be grandfathered on March 16, 2024. We will continue to service existing accounts in these product types, and they will remain subject to their existing terms. However, the products will no longer be offered as an option for new accounts.

<i>Grandfathered Business Accounts</i>
Business IBT Checking
Public IBT Checking

If you are unsure of your current product(s), you can find your checking and/or savings product name in one of the following ways:

- Review your statement (paper or eStatement)
- Contact your local branch
- Call us at: 866-634-2760 (Monday – Friday 8 a.m. to 5 p.m. MT, excluding Federal holidays)
- Write us at:
Idaho First Bank
475 Deinhard Lane
McCall, ID 83638

If we can assist with questions regarding these changes, please let us know. We are here to help!

Features and Benefits

The charts below show account features and benefits effective March 16, 2024. Changes are highlighted in red lettering.

Personal Checking Accounts

	<i>Freedom</i>	<i>Peak</i>	<i>Summit (Senior 62+)</i>
Minimum Balance to Open Account	\$100	\$100	\$100
Monthly Maintenance Fee	\$0	\$8	\$0
Average Collected Balance to Avoid Fee	\$0	\$1,000	\$0
Accrues Interest	No	Yes	No
Statements	Free Online; \$3 per statement cycle for Paper statements	Free Online; \$3 per statement cycle for Paper statements	Free Online or Paper statements
Visa® Debit Card	Free	Free	Free
Checks	Price varies by style	Price varies by style	One box free standard Bank logo checks per year
Free Official Checks/Money Orders	No	No	Yes

Balances across IFB Checking, Savings, Money Market accounts will no longer be aggregated to avoid the monthly maintenance fee on Peak checking accounts.

Personal Savings Accounts

	<i>Savings First</i>	<i>Personal Money Market</i>	<i>Personal Jumbo Money Market</i>	<i>HSA/Idaho MSA</i>
Minimum Balance to Open Account	\$25	\$5,000	\$25,000	\$100
Monthly Maintenance Fee	\$0	\$5	\$10	\$0
Average Collected Balance to Avoid Fee	\$0	\$5,000	\$25,000	\$0
Accrues Interest	Yes	Yes	Yes	Yes
Statements	Free Online; \$3 per statement cycle for Paper statements	Free Online; \$3 per statement cycle for Paper statements	Free Online; \$3 per statement cycle for Paper statements	Free Online or Paper statements
Visa® Debit Card	-	-	-	Free
Checks	-	Price varies by style	Price varies by style	Price varies by style
Excessive Debit Fee	\$10 fee for each transfer or withdrawal after six (6) such transactions in a month; fee does not apply to transactions made in person or at an ATM	\$10 fee for each transfer or withdrawal after six (6) such transactions in a month; fee does not apply to transactions made in person or at an ATM	\$10 fee for each transfer or withdrawal after six (6) such transactions in a month; fee does not apply to transactions made in person or at an ATM	-

Business Checking Accounts

	<i>Simplicity</i>	<i>Advantage</i>	<i>Community (Non-Profit)</i>	<i>Enhanced Account Analysis*</i>
Minimum Balance to Open Account	\$100	\$250	\$100	\$500
Monthly Maintenance Fee	\$5	\$10	\$0	\$10
Average Collected Balance to Avoid Fee	\$500	\$2,500	\$0	-
Allowed Items	100 items per month free 20¢ per item > 100	500 items per month free 20¢ per item > 500	500 items per month free 20¢ per item > 500	Unlimited (per item fees apply)
Statements	Free Online; \$3 per statement cycle for Paper statements	Free Online; \$3 per statement cycle for Paper statements	Free Online; \$3 per statement cycle for Paper statements	Free Online; \$3 per statement cycle for Paper statements
Visa® Debit Card	Free	Free	Free	Free
Checks	Price varies by style	Price varies by style	Price varies by style	Price varies by style

* Earnings credit is based on the monthly average collected balance and is applied to offset all, or part, of the monthly maintenance and transaction fees. If transaction fees are greater than the earnings credit, the account will be charged the difference.

Balances across IFB Checking, Savings, Money Market accounts will no longer be aggregated to avoid the monthly maintenance fee on Simplicity, Advantage, and IBT checking accounts.

Business Savings Accounts

	<i>Business Savings</i>	<i>Business Money Market</i>	<i>Business Jumbo Money Market</i>
Minimum Balance to Open Account	\$100	\$1,000	\$5,000
Monthly Maintenance Fee	\$5	\$10	\$15
Average Collected Balance to Avoid Fee	\$500	\$2,500	\$25,000
Accrues Interest	Yes	Yes	Yes
Statements	Free Online; \$3 per statement cycle for Paper statements	Free Online; \$3 per statement cycle for Paper statements	Free Online; \$3 per statement cycle for Paper statements
Checks	-	Price varies by style	Price varies by style
Excessive Debit Fee	\$10 fee for each transfer or withdrawal after six (6) such transactions in a month; fee does not apply to transactions made in person or at an ATM	\$10 fee for each transfer or withdrawal after six (6) such transactions in a month; fee does not apply to transactions made in person or at an ATM	\$10 fee for each transfer or withdrawal after six (6) such transactions in a month; fee does not apply to transactions made in person or at an ATM

Fee Schedule

Fees and charges described below are effective March 16, 2024. Changes are highlighted in red lettering.

Account Research (per hour)	\$ 25.00
ATM/Debit Card Reissue (1 free)	\$ 5.00
Coin Machine (IFB customer)	NO FEE
Collection Item – Foreign	\$ 25.00
Counter Checks (4 per page)	\$ 4.00
Credit Card Cash Advance	\$ 15.00
Dormant Account – DDA/MM (per month) after 365 days of no activity	\$ 10.00
Dormant Account – Savings (per month) after 730 days of no activity	\$ 10.00
Early Closure Fee (DDA/SVGS/MM) within 90 days of account opening	\$ 20.00
Excessive Debit Charge (SVGS/MM)	\$ 10.00
FI-FI External Transfer – Outgoing	NO FEE
Foreign Currency Exchange	5% of US Dollar (\$25 max)
Levy/Garnishment	\$ 10.00
Money Order	\$ 5.00
Night Deposit Bags – Single use plastic (3 free)	\$ 5.00
Night Deposit Bag – Locked	\$ 30.00
Night Deposit Key	\$ 10.00
NSF – Continuous OD Charge - per day beginning on the 4 th business day (Business)	\$ 6.00
NSF – Continuous OD Charge - per day beginning on the 4 th business day (Personal)	\$ 3.00
NSF – Non-Sufficient Funds Returned Item	\$ 34.00
NSF – Overdraft Paid Charge (per item)*	\$ 34.00
Official Check	\$ 8.00
Paper Statements/Reprints	\$ 3.00
Return Deposit Item	\$ 5.00
Stop Payment Fee – In branch	\$ 30.00
Stop Payment Fee – Online (Personal Online Banking)	\$ 25.00
Wire – Incoming	\$ 15.00
Wire – Outgoing Domestic	\$ 25.00
Wire – Outgoing International	\$ 45.00

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

DDA = Checking; MM = Money Market; SVGS = Savings