

Exciting Changes You'll Want To Know About

On April 20th, First Financial Bank will introduce new account products to replace your current checking and savings accounts. This New Account Guide is provided to help explain the changes taking place.

You will want to note important information about account number changes. Please refer to the Easy Account Conversion Tables to determine your new account type.

We hope you enjoy your new account and its numerous features. If you have questions, please visit us or call us at 979-260-2100.

Important Account Changes

Beginning April 20th, your current account number will become 12 digits in length.

The Bryan/College Station Region number of **19**, along with additional zeros, will create the 12 digit number. For example, if your current account number is 1234567, your expanded account number will be 190001234567.

You can use your existing checks and deposits, but please use your expanded 12 digit account number and bank routing number 111301122 when reordering checks after April 20th.

When authorizing a wire transfer, direct deposit, or automatic payment, please use your expanded 12 digit account number and routing number 111301122.

Easy Account Conversion Tables

The new account products replacing your current accounts are listed below.

Features for each new account are listed on the reverse side.

Business Checking Account Changes

Old Account		New Account
Free Small Business	➔	Business 500
Commercial Checking	➔	Business Account Analysis
Commercial NOW	➔	Business Interest Checking

Business Savings Account Changes

Old Account		New Account
Commercial Savings	➔	Business Savings
Commercial Money Market	➔	No Change Will Occur

Effective April 20, 2020: The following fees may be assessed against your account and the following limitations, if any, may apply to your account.

Schedule of Fees for Non-Analyzed Business Accounts

Account Closing Fee (within 180 days)	\$25.00	Transactions at Non-FFB Owned ATMs	
Account Closed in Overdraft.....	\$25.00	Withdrawals.....	\$1.50
Chargeback Fee.....	\$12.00	Balance Inquiries.....	\$1.50
Duplicate Statement.....	\$2.50	Fax Service Per Page (Where Available)	\$2.00
Inactivity Fee (120 days) Checking Only....	\$5.00	Hold Statement.....	\$2.00
Overdraft Item Fee.....	\$35.00	Instant Statement.....	\$5.00
Balancing Assistance Per Hour.....	\$25.00	Medallion Guarantee Stamp.....	Where Available
Research Item Copy.....	\$5.00	Telephone Transfer (if applicable).....	\$2.00
Research Charge Per Hour.....	\$25.00	Cashier's Check/Customer.....	\$5.00
Return Item Fee.....	\$35.00	Non-customer Check Cashing Fee.....	\$5.00
Special Cut Off Statement.....	\$5.00	Third Party Check Cashing Fee.....	\$5.00
Stop Payment Charge.....	\$35.00	Money Order/Customer.....	\$5.00
Sweep/Automatic Transfer.....	\$5.00	Night Deposit Bag - Small Locked.....	\$20.00
Wire Transfer – Incoming.....	\$15.00	Night Deposit Bag - Large Locked.....	\$30.00
Wire Transfer – Outgoing.....	\$25.00	Vinyl Zipper Bag.....	\$5.00
Wire Transfer - International Outgoing.....	\$40.00	Amortization Schedule.....	\$10.00
Transactions at FFB Owned ATMs.....	No Charge	Safe Deposit Box Key Deposit.....	\$20.00
Bulk Currency Exchange.....	10.00%	Safe Deposit Box - Lost Key.....	\$20.00
Collection Item.....	\$15.00	Safe Deposit Box Drilling Fee... Minimum of	\$100.00
Business Bill Pay – Basic*.....	\$0.95	Garnishments.....	\$100 + \$25 / hour + Attorney Fees
Business Bill Pay – Enhanced*.....	\$0.75	Levies.....	\$100 + \$25 / hour + Attorney Fees
Debit Card Replacement.....	\$5.00	Temporary Check.....	\$1.00

New Accounts & Features

Business 500

- \$100 minimum opening balance requirement
- No maintenance fee for first 500 items
- Additional items \$0.50 each
- Paper Statement \$5.00, waived for eStatement
- Service charges apply for Treasury Management Services
- Free image eStatement
- Business Online Banking options available
- Bill Pay options available

Business Savings

- \$100 minimum opening balance requirement
- No service charge if average balance is \$500 or greater; otherwise a \$3.00 Monthly Maintenance Fee
- Limited to withdrawals of 6 per month to third party or transfers to another account
- Up to 6 withdrawals per month without charge; additional withdrawals are \$3 each
- Earns Business Savings interest rate on collected balances
- Business Online Banking options available

Business Interest Checking

- \$100 minimum opening balance requirement
- No service charge if average balance is \$2,500 or greater -or- \$25k combined loan, checking and savings ledger balance; otherwise a \$10.00 Monthly Maintenance Fee
- 100 free transaction items per one month cycle; transaction items include posted deposits, deposited items and debits paid; additional items \$0.25 each
- Earns tiered Business Interest rate on collected balances
- Free Image eStatement
- Paper Statement \$3.00, waived for eStatement
- First Financial Business Visa Debit Card
- Service charges apply for Treasury Management Services
- Business Online Banking options available
- Bill Pay options available

Schedule of Fees for Analyzed Accounts

Account Maintenance

Account Maintenance	\$20.00
Deposits Posted	\$0.50
Lockbox Deposits Posted	\$0.50
Mobile Deposits Posted	\$1.00
Remote Deposits Posted	\$0.25
Items Deposited – On Us	\$0.12
Items Deposited – Transit	\$0.15
ACH Credits – Received	\$0.15
ACH Debits – Received	\$0.15
Checks Paid	\$0.15
Stop Payment	\$35.00
NSF Item	\$35.00
Redeposit – Returned Check	\$3.00
Check Returned – Chargeback	\$12.00
Item Processing Reject	\$3.00
Duplicate Statement	\$10.00
Special Cutoff Statement	\$5.00
Statement Copy – Manual	\$7.00
Balance Inquiry – Manual	\$3.00

Cash/Vault Services

Rolled Coin – per roll	\$0.10
Strapped Currency – per strap	\$0.40
Cash Deposited – per \$1,000	\$1.50
Change Order – per \$100	\$0.25
Envelope Deposit – per envelope	\$1.00
Vault Cash Service/Supplies	Varies

Wire Services

Wire Transfer – Incoming	\$15.00
Wire Transfer – Outgoing Online	\$15.00
Wire Transfer – Outgoing Manual	\$25.00
Wire Transfer – Outgoing International	\$40.00
Drawdown Wire Initiation	\$25.00

ACH Origination Services

ACH Origination Item – Enhanced	\$1.00
ACH Origination Item – Treasury	\$0.15
ACH File Reversal/Deletion	\$25.00
ACH Returned Debit/Credit Item	\$3.00
ACH Return Item Not Authorized	\$5.00

Business Online Banking

Business Online – Basic	No Charge
Business Online – Enhanced	\$25.00
Business Online – Enhanced, 10 > accounts*	\$2.00
Business Online – Treasury	\$65.00
Business Online – Treasury, 25 > accounts*	\$3.00
EDI Reporting – per account*	\$10.00
eStatement ISO*	\$15.00
File Delivery via SFTP	\$50.00
Account Reconciliation Service	\$25.00
Account Reconciliation Item	\$0.05

Fraud Protection Services

Payment Manager – Positive Pay*	
Payment Manager – ACH Filter*	
Payment Manager Exception Item	\$2.00

Remote Deposit Services

Remote Deposit Monthly	\$35.00
Remote Deposit Items	\$0.05
Mobile Remote Deposit - mRDC Items (\$20 minimum)	\$0.30
RemitPlus Express Monthly	\$200.00
RemitPlus Express Add'l Workstation	\$50.00
RemitPlus Express per Item	\$0.10

Sweep Services

ZBA Sweep – per account	\$25.00
Repo Account – per account	\$75.00
Loan Sweep – per account	\$100.00

Special Services

Collection Item	\$15.00
Outgoing Draft	\$15.00
Cashier's Check	\$5.00
Money Order	\$5.00
Safekeeping Service	Varies
Money Service Business (MSB) Monthly	\$600.00
MSB Cash Handling	Varies
First Safe	\$95.00
First Safe Cash Handling/Vault	Varies
DACA Management Service Monthly*	\$250.00

Lockbox Services Available by Quote

*Contact our Treasury Management team or your officer for more information