

SCHEDULE OF DEPOSIT SERVICES AND FEES

Account Closed In 90 Days	\$30.00	Wire, Incoming	\$13.00
ACH Origination (Business)*	Refer to Agreement	Wire, Outgoing (Domestic)	\$32.00
Cashier's Check Purchase	\$5.00	Wire, Outgoing (International)	\$36.00
Certificate of Account Balance	\$10.00	Wire, Domestic Outgoing via Online	\$16.00
Check Cashed for Non-Customer	\$5.00 per check	Wire, Foreign Outgoing via Online	\$18.00
Coin Deposit or Paid Out	\$0.20 per roll	Wire (Business), Tracer Request (Domestic)	\$18.00
Collection, Incoming (Domestic)	\$20.00	Wire (Business), Tracer Request (Foreign)	\$20.00
Collection, Incoming (Foreign)	\$30.00	Zero/Minimum Balance Account	
Collection, Outgoing (Domestic)	\$20.00	Concentration Account	\$25.00
Collection, Outgoing (International)	\$30.00	Sub-Account	\$15.00
Counter Checks	\$1.00		
Courier/Armored Service	Cost + \$25/month	ACCOUNT ANALYSIS	
Courier Set Up	\$30.00	Monthly Maintenance	\$15.00
Courier Bag	\$30.00	Check Paid	\$0.20
Currency Deposit or Paid Out	\$1.50 per \$1,000	Deposit	\$1.00
Failure to Furnish Correct TIN Fee	\$50.00	Check Deposit (Transit)	\$0.10
Fax (Per Page, Domestic)	\$2.00 per page	Coin Deposit/Furnished	\$0.20 per roll
Fax (Per Page, International)	\$5.00 per page	Currency Deposited/Furnished	\$1.50 per \$1,000
Image Check Copy	\$2.00	Courier/Armored	Cost + \$25/month
Inactive Checking Account Fee	\$3.00 per month	Reserve Requirement	10%
Instant Statement from Computer	\$5.00	Tax Payment	
Interest on Overdraft (Business Account)	18.00%	Through Fedline	\$30.00
Interest on Uncollected Funds (Business Account).....	15.00%	Additional Statement	\$5.00
Legal Process	\$75.00		
Night Depository	\$30 per year	SAFE DEPOSIT BOXES	
Night Depository Bag Deposit	\$25 per bag	3 x 5	\$30.00
Notice of Escheat	\$2.00	5 x 5	\$50.00
Non-Sufficient Funds (NSF) per Paid Item	\$20.00	3 x 10	\$60.00
Daily maximum charge capped at two items per day (\$40) for consumer accounts.		5 x 10	\$100.00
No charge for returned unpaid NSF items (checks or ACH).		10 x 10	\$150.00
Photocopy (Per Page)	\$1.00	Key Deposit	\$20.00
Remote Deposit Capture (Business)*		Forced Entry	Cost + \$20
Set up fee	Refer to Agreement		
Maintenance fee per month.....	\$70.00	ATM	
Research (per hour, one hour minimum)	\$30.00	ATM Card Replacement	\$5.00
Retrieval of Records	Cost + \$20	Account Analysis: The account analysis system calculates an earnings credit on the average available balance, less reserves, and compares such credit to the total charges computed. If the total charges are more than the earnings credit, the account is charged the difference. We reserve the right to place any account on account analysis. You will be notified in advance, if we decide to convert your account to Analyzed Account.	
Return Item	\$10.00		
Stop Payment Order	\$25.00		
Stop Payment Order via Online	\$15.00		
Telephone Transfers	\$3.00		
Verification of Deposit	\$10.00		

"Non-Sufficient Funds (NSF) " is when a check or ACH item is presented for payment at the time there is insufficient funds on the account. When each time the Bank returns an NSF item unpaid, the Bank will not impose a fee, regardless how many times the payee submits the same transaction for payment. There will not be multiple fees in connection with the same item.

This Schedule of Deposit Services and Fees is a summary of deposit services provided by First General Bank. Please refer to the Bank's Truth-in-Savings Disclosure for detailed information on consumer accounts.

The Schedule is subject to change from time to time. If we make changes which affect your existing account, we will provide you with reasonable notice in writing or by any method permitted by law.

*Subject to Approval

Schedule of Deposit Services and Fees

Effective October 16, 2023

Rowland Heights Head Office and Headquarters

19036 Colima Road
Rowland Heights, CA 91748
Tel: (626) 820-1234
Fax: (626) 820-1299

Arcadia Branch

1127 South Baldwin Avenue
Arcadia, CA 91007
Tel: (626) 461-0288
Fax: (626) 461-0299

Irvine Branch

5404-C Walnut Avenue
Irvine, CA 92604
Tel: (949) 769-8888
Fax: (949) 769-8885

San Gabriel Branch

801 East Valley Blvd., Suite 103
San Gabriel, CA 91776
Tel: (626) 288-9288
Fax: (626) 280-1300

Cerritos Branch

17808 Pioneer Blvd., Suite 108
Artesia, CA 90701
Tel: (562) 677-8858
Fax: (562) 677-8855

Branch Banking Hours:

Monday – Thursday 9:00 a.m. to 4:30 p.m.
Friday 9:00 a.m. to 6:00 p.m.
Saturday 10:00 a.m. to 2:00 p.m.
Cerritos Branch not opened on Saturdays

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PERSONAL ACCOUNTS	Eligible, if You Are...	With Minimum Opening Deposit of...	Balance to Avoid Monthly Service Fee	The Account Pays...	Service Fees and Requirements
Regular Checking	An Individual	\$500.00	\$500 Daily Balance	No Interest	If Daily Balance is below \$500, the account is subject to a \$10 monthly service fee.
Senior Citizen Checking	An Individual Over 55 Year Old	\$100.00	None	No Interest	This account is not subject to monthly service fee, regardless of account balance.
NOW	An Individual	\$1,000.00	\$1,000 Daily Balance	Variable interest rate by the following tiers: \$0 - \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$99,999.99 \$100,000 and over	If Daily Balance is below \$1,000, the account is subject to a \$10 monthly service fee.
SuperVal Checking	An Individual	\$100.00	None	Variable Rates by the following tiers: \$4,999.99 or below no interest \$5,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$499,999.99 \$500,000 - Over	This account is not subject to monthly service fee, regardless of account balance.
SuperVal Checking Plus	An Individual	\$100.00	None	Variable Rates by the following tiers: \$1,999.99 or below no interest \$2,000 - \$4,999.99 \$5,000 - \$499,999.99 \$500,000 - Over	This account is not subject to monthly service fee, regardless of account balance.
Money Market	An Individual	\$1,000.00	\$2,500 Daily Balance	Variable interest rate by the following tiers: \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 and over	If Daily Balance is below \$2,500, the account is subject to a \$15 monthly service fee. Transaction Limitation: There will be a \$15 fee per item in excess of 6 transfers and/or withdrawals in a month. Continuously exceeding the limit will subject the account to closure or converting to a different account type.
Savings	An Individual or Any Business Entities	\$100.00	\$500 Monthly Average Available Balance	Variable interest rate	If Monthly Average Available balance is below \$500, the account is subject to a \$5 monthly service fee. Transaction Limitation: There will be a \$5 fee per item in excess of 6 transfers and/or withdrawals in a month. Continuously exceeding the limit will subject the account to closure or converting to a different account type.
SuperVal Savings Account	An Individual	\$500.00	\$500.00	Variable Rates by the following tiers: \$2,499.99 or below no interest \$2,500 - \$9,999.99 \$10,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 - Over	If monthly average available balance is below \$500, the account is subject to a \$10 monthly service fee. Transaction Limitation: There will be a \$10 fee per item in excess of 6 transfers and/or withdrawals in a month. Continuously exceeding the limit will subject the account to closure or converting to a different account type.

BUSINESS ACCOUNTS

Business Checking	Any Business Entities	\$200.00	None	No Interest	\$0.30 fee per item, if deposits and/or checks exceed 100 per month.
Analyzed Business Checking	Any Business Entities	\$1,000.00	_____	No Interest	Please See Account Analysis Fee Schedule on Reverse Side for Details.
Business NOW	Sole Ownership, Non-Profit Organization and Attorney Client Trust only	\$1,000.00	\$1,000 Monthly Average Available Balance	Variable interest rate by the following tiers: \$0 - \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$99,999.99 \$100,000 and over	If Monthly Average Available Balance is below \$1,000, the account is subject to a \$15 monthly service fee.
Business VIP Checking	Any Business Entities	\$5,000.00	\$50,000 Monthly Average Available Balance	No Interest	If Monthly Average Available Balance is below \$50,000, the account is subject to a \$30 monthly service fee, plus \$0.30 per check/deposit if deposit/checks exceed 200 each. If Average Available Balance is \$50,000 or more: Unlimited checks and deposits, No cashier's check and no stop payment order fees, 5 incoming wires and 3 outgoing wires free of service fees.
Money Market	Any Business Entities	\$1,000.00	\$2,500 Monthly Average Available Balance	Variable interest rate by the following tiers: \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 and over	If Monthly Average Available Balance is below \$2,500, the account is subject to a \$15 monthly service fee. Transaction Limitation: There will be a \$15 fee per item in excess of 6 transfers and/or withdrawals in a month; and the account may be closed.
Time Certificate of Deposit	An Individual or Any Business Entities	\$2,500.00	See Service Fees and Requirements	Fixed rate for a fixed term, ranging from 7 days to 3 years, if offered	Penalty may be imposed for early withdrawal. For a 7 - 29 day term, the penalty is all interest accrued, or interest on half of the term, whichever is greater. For 30-day to 1 year term, the penalty is 30 days' simple interest. For terms over 1 year, the penalty is 90 days' simple interest.