



Change in Schedule of Deposit Services and Fees Effective 10/16/2023

Dear Valued Customer,

Thank you for choosing First General Bank for your banking services; we truly appreciate your business. Occasionally, the Bank updates its Schedule of Deposit Services and Fees to reflect new or modified services or fee changes. However, for this Notice, it is a service message to provide certain clarification (see below) and there will not be any adverse changes impacting your account, nor any changes in fees in the Schedule of Deposit Services and Fees.

Update/Changes:

- 1. Schedule of Deposit Services and Fees Section – We are updating the description of Non-Sufficient Funds (NSF) fee.

"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.

When the Bank pays an NSF Item:

Non-Sufficient Funds (NSF) per Paid Item

NSF on-Sufficient Funds per paid item fee is \$20. Daily maximum charge capped at two items per day (\$40) for consumer accounts. No charge for returned unpaid NSF items (check or ACH).

- 2. Service Fees and Requirements for Money Market, Savings and SuperVal Savings Account were updated.

Removed language referencing Regulation D transaction limit for Money Market, Savings Accounts and SuperVal Savings to read as follows:

- i. Money Market Account – 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.
ii. Savings Account – If Monthly Average 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.
iii. SuperVal Savings Account - If Monthly Average 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.

- 3. For All accounts, change the wording of “maintenance service fee” and replaced with “monthly service fee.”

All others remain the same. Please contact your branch for details if you have any questions regarding this notice. Again, thank you and best wishes.

- Rowland Heights branch.....(626) 820-1234
Arcadia branch.....(626) 461-0288
San Gabriel branch.....(626) 288-9288
Irvine branch.....(949) 769-8888
Cerritos branch.....(562) 677-8858