

SCHEDULE OF DEPOSIT SERVICES AND FEES

Account Closed In 90 Days	\$30.00
ACH Origination (Business)*	Refer to Agreement
Cashier's Check Purchase	\$5.00
Certificate of Account Balance	\$10.00
Check Cashed for Non-Customer	\$5.00 per check
Coin Deposit or Paid Out	\$0.20 per roll
Collection, Incoming (Domestic)	\$20.00
Collection, Incoming (Foreign)	\$30.00
Collection, Outgoing (Domestic)	\$20.00
Collection, Outgoing (International)	\$30.00
Counter Checks	\$1.00
Courier/Armored Service	Cost + \$25/month
Courier Set Up	\$30.00
Courier Bag	\$30.00
Currency Deposit or Paid Out	\$1.50 per \$1,000
Failure to Furnish Correct TIN Fee	\$50.00
Fax (Per Page, Domestic)	\$2.00 per page
Fax (Per Page, International)	\$5.00 per page
Image Check Copy	\$2.00
Inactive Checking Account Fee	\$3.00 per month
Instant Statement from Computer	\$5.00
Interest on Overdraft	18.00%
Interest on Uncollected Funds	15.00%
Legal Process	\$75.00
Night Depository	\$30 per year
Night Depository Bag Deposit	\$25 per bag
Notice of Escheat	\$2.00
Non-Sufficient Funds (NSF) per Item	\$20.00
Photocopy (Per Page)	\$1.00
Remote Deposit Capture (Business)*	
Set up fee	Refer to Agreement
Maintenance fee per month	\$70.00
Research (per hour, one hour minimum)	\$30.00
Retrieval of Records	Cost + \$20
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
Wire, Incoming	\$13.00
Wire, Outgoing (Domestic)	\$32.00
Wire, Outgoing (International)	\$36.00

Wire, Domestic Outgoing via Online	\$16.00
Wire, Foreign Outgoing via Online	\$18.00
Wire (Business), Tracer Request (Domestic)	\$18.00
Wire (Business), Tracer Request (Foreign)	\$20.00
Zero/Minimum Balance Account	
Concentration Account	\$25.00
Sub-Account	\$15.00

ACCOUNT ANALYSIS*

Monthly Maintenance	\$15.00
Check Paid	\$0.20
Deposit	\$1.00
Check Deposit (Transit)	\$0.10
Coin Deposit/Furnished	\$0.20 per roll
Currency Deposited/Furnished	\$1.50 per \$1,000
Courier/Armored	Cost + \$25/month
Reserve Requirement	10%
Tax Payment	
Through Fedline	\$30.00
Additional Statement	\$5.00

SAFE DEPOSIT BOXES

3 x 5	\$30.00
5 x 5	\$50.00
3 x 10	\$60.00
5 x 10	\$100.00
10 x 10	\$150.00
Key Deposit	\$20.00
Forced Entry	Cost + \$20

ATM

ATM Card Replacement	\$5.00
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*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.

Schedule of Deposit Services and Fees

Effective May 15, 2016

Rowland Heights Main Office

1744 South Nogales Street
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

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.

www.fgbusa.com



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

Member FDIC

05/16



Member FDIC

PERSONAL ACCOUNTS	Eligible, if You Are...	With Minimum Opening Deposit of...	Balance to Avoid Maintenance 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 maintenance service fee per month.
Senior Citizen Checking	An Individual Over 55 Year Old	\$100.00	None	No Interest	This account is not subject to monthly maintenance 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 maintenance service fee per month.
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 maintenance fees, 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 maintenance fees, 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 maintenance service fee per month. There will be a \$15 per check/transfer in excess of Reg. D limit (no more than 6 pre-authorized transfers in a month; of these, no more than 6 may be checks to third parties), and the account may be closed.
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 maintenance service fee per month. There will be a \$5.00 per item in excess of Reg. D limit (no more than 6 pre-authorized transfers in a month), and the account may be closed.
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 maintenance service fee. There will be a \$10 fee per item in excess of Regulation D limit (no more than 6 pre-authorized transfers in a month), and the account may be closed.
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 maintenance service fee per month.
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 maintenance service fee per month, 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 maintenance service fee per month. There will be a \$15 per item in excess of Reg. D limit (no more than 6 pre-authorized transfers in a month; of these, no more than 6 may be checks to third parties), 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.