First Citizens Bank

Schedule of fees and charges

Standard pricing

Unless otherwise noted, fees are per item or instance. All fees are minimum fees and may vary on a client-by-client basis. Fees listed below are for business accounts effective April 1, 2026.

Balance and compensation

Daily overdraft	$30.00 ($150 daily maximum)
Ledger overdraft	Prime* +3%

*Prime refers to the Bank Prime Loan rate published in the Federal Reserve's 'Selected Interest Rates' daily report.

General account services

Monthly account maintenance	$32.00
ZBA parent monthly maintenance	$30.00
ZBA sub-monthly maintenance	$10.00
Bank deposit assessment, per thousand*	$0.13
Miscellaneous debits/credits	included
Additional statement copies	$15.00
Manual account transfers	$10.00
Online account transfers	$0.50
Research (per hour)	$35.00
Research/photocopies	$3.00
Legal process	$100.00
Shipping costs	as quoted
Transact gateway payment monthly maintenance (per Digital banking profile)	$250.00
Transact gateway add account	$200.00
API payments setup	$1,000.00
API stop check payment maintenance	$0.00
API account transfer maintenance	$0.00

*Based on average net ledger balances. Refer to First Citizens Bank Deposit Agreement & Disclosure Statement — Business Accounts for further information.

Depository services

Deposit (paper deposit item)	$2.00
Checks deposited	$0.16
Domestic collection item	$15.00
Foreign collection item	$30.00
Foreign check conversion (non-Canadian)	$15.00
Deposit image monthly CD-ROM	$35.00
Return item (due to insufficient funds)	$30.00
Return deposited item — chargeback	$10.00
Return deposited item — reclear	$3.00
Mobile deposit monthly maintenance (per account)	$25.00
Mobile deposit (per item)	$0.07

Depository services continued

Remote deposit capture monthly maintenance	$25.00
Remote deposit capture (per deposit)	$2.00
Remote deposit item	$0.10
Image cash letter setup	$500.00
Image cash letter monthly maintenance	$50.00
Image cash letter deposit (per deposit)	$1.00
Image cash letter checks deposited (per item)	$0.08
Image cash letter item return	$10.00

Paper disbursement services

Checks paid	$0.20
Checks paid X9 image setup fee	$3,500.00
Checks paid X9 images	$0.02
Manual stop payment	$20.00
Online stop payment	$15.00
Cashier's check	$20.00

ACH services

ACH debits/credits received	$0.15
ACH debits/credits originated	$0.15
ACH debits/credits originated — same-day premium	
1-99	$1.00
100-999	$0.90
1,000-4,999	$0.80
5,000-99,999	$0.75
100,000+	$0.50
ACH deletion	$6.00
ACH return	
1-100	$6.00
101+	$3.00
Unauthorized ACH return	$12.50
ACH reversal	$15.00
ACH notification of change	$4.00
ACH notification of change — correction	$4.00
Digital banking ACH implementation	$50.00
ACH sub account implementation fee	$250.00
ACH sub account monthly fee	$250.00

©2026 First-Citizens Bank & Trust Company. All rights reserved.
Rev 04-01-2026

First Citizens Bank

ACH services continued

ACH settlement detail report implementation	
1-5 accounts, per account	$100.00
6+ accounts	included
ACH settlement detail report monthly maintenance	
1-15 accounts, per account	$20.00
16+ accounts	included
ACH direct send file transmission implementation	$500.00
ACH direct send file transmission maintenance	$200.00
Transact gateway ACH payment implementation	$1,000.00
API ACH maintenance	$150.00

Bill pay classic services

Bill pay monthly maintenance	$10.00
Bill pay excess transactions (each item over 15)	$0.40

Bill pay plus services

	silver package	gold package
Number of transactions included	25	100
Bill pay plus monthly maintenance	$50.00	$250.00
Unlimited users, approvers, & payers	included	included
Unlimited document storage	included	included
Send and receive ACH payments	included	included
Mailed check payments	included	included
Bill pay plus excess transaction	$2.50	$2.00
Faxed invoices per month	$5.00	$5.00
Standard sync with QuickBooks or Xero	included	included
Advanced sync with NetSuite or Intacct*	$50.00	$100.00

*Advance sync requires $1,000 implementation fee.

Check print

Implementation	$200.00
Custom implementation per hour	$200.00
Transact gateway check print implementation	$1,000.00
Monthly maintenance	$50.00
Per item #10 package	$0.26
Additional packages mailed #10	$0.17
Per item 9x12 package	$0.55
Additional packages mailed 9x12 packages	$0.18
Check cancellation	$8.00
Electronic stop payment	$8.00

Check print continued

Image transmission monthly maintenance	$50.00
Per check image transmitted	$0.02
Image provided and stored	$0.15
Additional production run	$275.00
USPS 1st class mail	at cost
USPS priority	at cost
UPS courier charge	at cost
FedEx courier charge	at cost

Control agreements

BACA setup fee	$1,000.00
BACA monthly maintenance	$300.00
DACA setup fee	$1,000.00
DACA monthly maintenance	$300.00
DACA exclusive control	included

Debit cards

International Service Assessment (ISA) fee	2.00%

Escrow

Escrow account setup	$3,000.00
Escrow monthly maintenance	$100.00
Outgoing wire fee	$50.00

Fraud control services

Check positive pay	
Check positive pay implementation	$100.00
Check positive pay without payee monthly maintenance	$45.00
Check positive pay without payee per item	$0.03
Check positive pay with payee monthly maintenance	$55.00
Check positive pay with payee per item	$0.05
Check to reverse positive pay monthly maintenance	$45.00
Check to reverse positive pay-per-item	$0.04
Check positive pay return per item	$10.00
ACH positive pay	
ACH positive pay implementation (once per service, no charge for additional accounts)	$100.00
ACH positive pay credit monthly maintenance	$35.00
ACH positive pay debit monthly maintenance	$35.00
ACH positive pay add to the approved list	$2.00
ACH positive pay add to blocked list	$2.00

©2026 First-Citizens Bank & Trust Company. All rights reserved.
Rev 04-01-2026

First Citizens Bank

Fraud control services continued

Transaction Blocking	
ACH credit block all monthly maintenance	included
ACH debit block all monthly maintenance	$20.00

Information reporting services

Digital banking monthly service	$125.00
Online account monthly maintenance, per account	
up to 5 accounts	included
5+ accounts, maximum 75 accounts	$5.00
Digital banking monthly data exchange (MT940 and MT942)	$100.00
Digital banking monthly wire service	$25.00
Digital banking monthly ACH service	$40.00
Digital banking EDI report maintenance	$25.00
Balance inquiries by phone	$5.00
SWIFT reporting	$50.00
EDI report translated	$5.00
Transact gateway information reporting implementation per account, per reporting type (prior day, intra day)	$200.00
Transact gateway monthly information reporting service, per account	
1-5 accounts	$100.00
5+ accounts, maximum of 75 accounts	$75.00
API IR setup	$1,000.00
API IR maintenance	$100.00

Instant payments

API instant payments maintenance	$150.00
Incoming instant payment credit	included
Outgoing instant payment debit	
1-100	$1.00
101-1,000	$0.90
1,001-5,000	$0.80
5,001-100,000	$0.75
100,001+	$0.50
Request for return of funds credit	$5.00

Multi-currency accounts

MCA account maintenance	$100.00
MCA incoming wire	$10.00
MCA outgoing wire	$25.00
MCA book transfer debit	$2.00

Multi-currency accounts continued

MCA incoming non-urgent	$5.00
MCA outgoing non-urgent	$5.00
MCA outgoing global ACH payment	$5.00
Transact Gateway MCA wire payment implementation	$1,000.00

Wire transfer services

Incoming wire transfer	$10.00
Incoming wire with email notification	$12.00
Outgoing wires initiated online	
Domestic wire	$12.00
Domestic wire with email notification	$17.00
USD international wire	$25.00
USD international wire with email notification	$30.00
FX international wire	$25.00
In-country transfer request (MT101)	$10.00
International FX wire with repair	$35.00
FX outgoing global ACH payment	$5.00
FX intermediary/beneficiary bank (hard $ charged)	$35.00
Other wire services	
Standing wire	$10.00
Standing wire with email notification	$15.00
Auto drawdown wire	$10.00
Auto drawdown wire with email notification	$15.00
Wire initiation repair	$30.00
Wire transfer exception (returns/missing data)	$30.00
Wire recall/trace requests	$30.00
Wire transfer miscellaneous	at cost
Transact gateway wire payment implementation	$1,000.00

Analysis Checking

First Citizens Bank offers a wide variety of products and services to help meet your cash management needs. These products and services are available by contacting your sales advisor. Fees for these services can be offset by the balances maintained in your deposit account(s).

Other fees and charges may apply to your products and services. All fees are subject to change.

©2026 First-Citizens Bank & Trust Company. All rights reserved.
Rev 04-01-2026