

This brochure contains important features of and fees we charge for personal deposit accounts and banking services. For rules and regulations governing a personal account, refer to the Deposit Account Agreement. Interest rates and annual percentage yields in this brochure are effective as of the date indicated. We reserve the right to periodically change our fee schedule.

GENERAL INFORMATION CONCERNING ALL CHECKING AND SAVINGS ACCOUNTS

Unless noted, monthly service charges are imposed every statement period if either the account balance on any day or the average daily account balance falls below the required minimum. A statement period is approximately one month. The average daily balance is calculated by adding the principal in the account for each day of the statement period and dividing by the number of days in the period. The Ledger Balance includes all deposits received and credited to your account, whether or not the Bank has been credited. The Collected Balance includes only those deposits the Bank has received credit for (i.e., collected funds).

Electronic withdrawals/transfers occur from your account using the ACH system or an ATM. Personal Identification Number (PIN), PIN-based or Online debit card transactions are point-of-sale electronic transactions using a Visa® Debit Card at an electronic terminal other than an ATM. You are usually required to enter your PIN for a PIN debit card transaction. If you use your Visa Debit Card to purchase goods or services from a merchant displaying the VISA logo, the transaction is handled like a traditional credit card transaction. Your PIN is not usually required. These transactions are referred to as No PIN, Non-PIN or Offline debit card transactions. Your Visa Debit Card is not a credit card; your checking account is directly debited upon use.

We routinely waive monthly service charges for the first statement period of a new account.

NONINTEREST-BEARING CHECKING ACCOUNTS

PRIMARY CHECKING

- \$50.00 Minimum deposit required to open account
- No monthly maintenance fee
- No minimum balance requirement

Primary Checking - Monthly service charges:

Per check or paper draft..... No charge
Per electronic withdrawal or transfer..... No charge
Per PIN-based transaction..... No charge

To be eligible for Primary Checking, you must sign up to receive First Citizens electronic statements within 60 days of account opening. If you do not sign up to receive electronic statements, your account will be converted automatically and without prior notice to you to a Select Checking account and will be subject to the fees and charges applicable to a Select Checking account. The applicable fees and charges will be debited from your account without further notice to you and will appear on your account statement.

SELECT CHECKING

- \$50.00 Minimum deposit required to open account
- \$12.00 monthly maintenance fee

You can avoid monthly service charges if you maintain an average daily balance of \$1,500 or more in your Select Checking account OR receive ACH Direct Deposits totaling \$250 or more into your Select Checking Account.

Select Checking - Monthly service charges:

Per check or paper draft..... No charge
Per electronic withdrawal or transfer..... No charge
Per PIN-based transaction..... No charge

TOGETHER CARD

- \$50.00 Minimum deposit required to open account
- \$ 8.00 monthly maintenance fee
- Not eligible for Basic Overdraft Service

You can avoid monthly service charges if the primary account holder also has a Prestige or Premier Checking account.

If the primary account holder has a Primary or Select Checking account, the monthly maintenance fee is \$3.00.

Together Card - Monthly service charges:

Per check or paper draft..... No charge
Per electronic withdrawal/transfer..... No charge
Per PIN-based transaction..... No charge
Paper statement fee.....\$3

INTEREST-BEARING CHECKING AND SAVINGS ACCOUNTS

All interest-bearing checking and savings accounts are variable rate accounts. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time. You can obtain current rate and yield information by calling 1.888.FC DIRECT (1.888.323.4732).

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (e. g., checks). We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in the account each day. Interest is compounded daily and will be credited to your account on a monthly basis. If you close your account before interest is credited, you will not receive the accrued interest unless your account is a Holiday Savings account.

INTEREST-BEARING CHECKING ACCOUNTS

PREMIER CHECKING

- \$100.00 Minimum deposit required to open account
- \$ 18.00 monthly maintenance fee

As of _____, the interest rate on this account is _____%, with an annual percentage yield of _____%.

You can avoid monthly service charges if you do **one** of the following:

- Receive ACH Direct Deposits totaling \$4,000 or more into your Premier Checking Account
- Maintain a combined daily balance of \$5,000 or more in the Premier Checking* account in addition to the following accounts: Together Card, Regular Savings, Online Savings, Tiered Money Market Savings, Premier Relationship Money Market Savings, CDs, IRAs, or Investor Services Account.

** If you have multiple Premier checking accounts, the balance within each Premier checking account would not be reflected in the combined daily balance qualifier for another Premier checking account.*

- Have an EquityLine credit line of \$25,000 or more
- Have a consumer loan (mortgage**, new/used auto, light/heavy truck, boat, aircraft, or unsecured personal loan) with original loan amount of \$10,000 or more.

***Excludes mortgages that FCB does not retain servicing.*

Premier Checking - Monthly service charges:

Per electronic withdrawal or transfer..... No charge
Per check or paper draft..... No charge
Per PIN-based transaction..... No charge

PRESTIGE CHECKING

- \$100.00 Minimum deposit required to open account
- \$ 25.00 monthly maintenance fee

As of _____, the interest rate on this account is _____%, with an annual percentage yield of _____%.

You can avoid monthly service charges if you do one of the following:

- Receive ACH Direct Deposits totaling \$6,500 or more into your Prestige Checking Account
- Maintain a combined daily balance of \$25,000 or more in the Prestige Checking* account in addition to the following accounts: Together Card, Regular Savings, Online Savings, Tiered Money Market Savings, Premier Relationship Money Market Savings, CDs, IRAs, or Investor Services Account.

** If you have multiple Prestige Checking accounts, the balance within each Prestige checking account would not be reflected in the combined daily balance qualifier for another Prestige checking account.*

- Have an EquityLine credit line of \$100,000 or more
- Have a consumer loan (mortgage**, new/used auto, light/heavy truck, boat, aircraft, or unsecured personal loan) with original loan amount of \$25,000 or more.

***Excludes mortgages that FCB does not retain servicing.*

Prestige Checking - Monthly service charges:

Per electronic withdrawal or transfer..... No charge
Per check or paper draft..... No charge
Per PIN-based transaction..... No charge
Paper statement with check imaging..... No charge

SAVINGS ACCOUNTS

REGULAR SAVINGS

- \$100.00 Minimum deposit required to open account
- \$ 5.00 monthly maintenance fee

As of _____, the interest rate on this account is _____%, with an annual percentage yield of _____%.

You can avoid the monthly maintenance fee if you maintain a minimum daily ledger balance of \$300.00

You can avoid monthly withdrawal and transfer fees if you maintain a minimum daily ledger balance of \$2,500.00

Regular Savings - Monthly service charges:

Withdrawal and transfer fees

- First 2 withdrawals or transfers per month..... No charge
- Each additional withdrawal or transfer..... \$3.00

Minors who use their own Social Security Number to open a sole ownership account are eligible to maintain one Regular Savings Account free of monthly service charges until age 18, at which time the charges will apply¹.

This account does not have checking privileges.

TIERED MONEY MARKET SAVINGS

- \$500.00 Minimum deposit required to open account
- \$ 10.00 monthly maintenance fee
- This is a tiered interest rate account

You can avoid monthly service charges with a minimum daily collected balance of \$1,000.00

The interest rate and annual percentage yield for all tiers as of _____, are as follows:

TMMS Tiers	If your Daily Balance is at least	But less than	The Interest Rate will be *	With an Annual Percentage Yield of
Tier 1	0	\$ 1,000	%	%
Tier 2	\$ 1,000	\$ 10,000	%	%
Tier 3	\$ 10,000	\$ 25,000	%	%
Tier 4	\$ 25,000	\$ 50,000	%	%
Tier 5	\$ 50,000	\$ 100,000	%	%
Tier 6	\$ 100,000	\$ 500,000	%	%
Tier 7	\$ 500,000	Unlimited	%	%

** applied daily to the entire collected account balance*

Tiered Money Market Savings - Monthly service charges:

Per PIN-based transaction..... \$ 0.30

ATM FEES AND WITHDRAWAL LIMITS

First Citizens Visa Debit Cards are issued initially without charge. Fees may apply to ATM transactions at First Citizens and non-First Citizens ATMs.

Fees for Using First Citizens ATMs

You may make balance inquiries and funds transfers without charge at any First Citizens ATM. Most First Citizens ATMs will not charge you a fee for conducting withdrawal transactions. At select First Citizens ATMs, however, we may charge a fee for making cash withdrawals. This fee will be disclosed at the time of the transaction.

Fees for Using Non-First Citizens ATMs:

Cash withdrawals, funds transfers or balance inquiries initiated at ATMs located in the U.S.:

- Prestige accounts² No charge
- Premier and Together Card accounts:
First 5 transactions per statement
period² No charge
- Each additional transaction \$2.50
- Accounts located in the Tyson's Corner, Arlington Main, Fredericksburg, Leesburg, or Winchester VA branches due to no FCB ATMs offered No charge
- Standard fee per transaction – all other accounts \$2.50

Cash withdrawals, funds transfers or balance inquiries initiated outside of the U.S. \$5.00

Foreign transaction fee (for transactions initiated outside of the U.S.) 3% of transaction amount

Fee for ATM Mini Statement (per statement)

- Prestige accounts No charge
- All other accounts \$1.50

These fees are in addition to applicable third-party fees and apply regardless of your First Citizens account balance.

Third-Party Fees

When you use a non-First Citizens ATM to withdraw or transfer funds, you may be charged a fee by the third-party ATM operator or owner or by the network owner used to complete the transfer. You may also be charged a fee for balance inquiries even if you do not complete a fund transfer. Such fees (i) are disclosed at the time of the transaction; (ii) are in addition to any other applicable charges; and (iii) apply regardless of the account balance or account type.

Withdrawal Limits (per card and calendar day)

ATM daily cash withdrawal limits:

- Prestige accounts \$2,000.00
- Premier accounts and Together Cards \$ 600.00
- All other accounts \$ 500.00

ATM check cashing (where available) \$ 500.00

VISA DEBIT CARD FEES AND WITHDRAWAL LIMITS**Non-ATM Transactions:**

PIN-based transaction fees may apply and are disclosed under each account type. There are no transaction fees for non-PIN Visa Debit Card transactions unless they are conducted in non-U.S. currency.

Other Fees

Visa Debit Card replacement fee \$2.00

There is an additional charge for expedited handling of replacement debit cards.

Foreign transaction fee

(for transactions initiated outside of the U.S. or conducted in non-U.S. currency) 3% of transaction amount

Transaction Limitations (per card and calendar day)

Prestige accounts \$10,000.00

Standard (all other accounts) \$ 7,500.00

ATM check cashing (where available) \$ 500.00

For security purposes, we may impose additional limits on the number of transactions you can perform using your card.

DIGITAL BANKING FEES

There is no charge to access Digital Banking through firstcitizens.com or mobile banking app. Any fees charged in connection with Digital Banking or the use of any of its services are published in our Digital Banking Fee Schedule, available at firstcitizens.com and on Digital Banking.

MISCELLANEOUS FEES**Cashier's Checks:**

- Prestige and Premier customers
(limit 5 per month) No charge
- All other customers \$10.00
- Noncustomers \$20.00

Check cashing fee:

- Customers No charge
- Noncustomers \$8.00/check

Check printing fee depends on style of check ordered

Closing Checking or Savings Account:

- Within six months of opening \$25.00
- In charge-off status \$35.00

Coin and currency deposited (for deposits in excess

of \$5,000 per month) (per \$1,000) \$ 1.20

Coin supplied (per roll) \$ 0.10

Collection item \$25.00

(plus, actual expenses paid to others)

Counter checks (per check) \$ 1.00

Currency supplied (per \$1,000) \$ 0.90

Deposit verification (customers and noncustomers) \$20.00

Fax Fees:

- Local calling area (first page) \$1.00
- Long distance within state (first page) \$3.00
- Out-of-state (continental U.S.) (first page) \$5.00
- Each additional page (local and long distance) \$1.00

Note: Fax service to foreign countries is not available.

Form 1098 & 1099 additional copy fee \$7.00

Hold statement at customer's request

(per statement held) \$5.00

Legal processing (tax levies, garnishments, etc.) Up to \$100.00

Money Orders:

- Prestige and Premier customers No charge
- All other customers \$ 5.00
- Noncustomers \$10.00

Overdraft/Insufficient Funds (NSF) Fee

(each item, each time presented)

- Overdraft fee (item paid) \$25.00
- NSF fee (item returned unpaid) No charge

The Overdraft/NSF fee may apply to items created by check, in-person withdrawal, ATM withdrawal, or other electronic means. We will charge no more than three (3) of these fees per day and will not assess a fee for transactions \$5.00 or less.

Overdraft Protection Transfer (ODPT) Fee:

(A fee for transfers from a linked First Citizens Bank savings account or line of credit, maximum one per day) No charge

Post-dated check fee \$32.00

Statement balancing (per hour) \$10.00

- Minimum charge \$ 2.50

Statement Fees:

- Paper statement with check imaging \$ 3.00
(Fee not assessed for statement periods with no images.)
- Returned statement fee \$ 7.00
(After three consecutive returns, statement will not be mailed.)
- Undeliverable statement \$ 7.00
(Applicable after three consecutive return statements.)

Stop payment (including automatic debits)

- Per request or renewal \$35.00
- Through automated Customer Engagement Center or Online Banking \$23.00

Telephone transfer fee (per Rep-assisted request) \$ 3.50

Wire transfers: (customers only)

- Domestic, incoming \$16.00
- Domestic, outgoing \$30.00
- Email advice (domestic wire transfers only) \$ 2.50

International Wire Transfers/Services:

(Please see the Disclosure of Products and Fees – International Banking Services.)

FIRST CITIZENS BANK CUSTOMER ENGAGEMENT CENTER

1.888.FC DIRECT

firstcitizens.com

FOOTNOTES

1. When you reach age 18, you will no longer be eligible for waived monthly service charges unless you maintain the required minimum or average balance in your account. If you fail to meet such requirements, applicable fees and charges will be debited from your account without further notice to you.
2. Provided an account qualifier is maintained.