

Checking Accounts

<p>FirstLink Basic</p>	<p>Monthly maintenance fee of \$3.00</p> <p>Full maintenance fee waived if: (1) daily balance does not fall below \$100 any day of statement cycle; AND (2) account holder receives e-statements</p>	<p>\$50 minimum opening deposit</p>	
<p>FirstLink Silver</p>	<p>No monthly maintenance fee</p>	<p>\$100 minimum opening deposit</p>	<p>Must be 55 or older to open account</p> <p>Complimentary wallet-style stock checks</p>
<p>FirstLink Gold <i>(interest-bearing)</i></p>	<p>Monthly maintenance fee of \$7.50</p> <p>\$3.00 of the maintenance fee waived if account holder receives e-statements</p> <p>\$4.50 of maintenance fee waived if daily balance does not fall below \$500 any day of statement cycle</p>	<p>\$100 minimum opening deposit</p>	<p>Tiered interest rates</p> <p>To qualify for FirstLink Gold interest rates, at the end of each “qualification cycle” the primary account holder must: (1) have certificates of deposit with us totaling at least \$50,000; (2) have active loans with us with outstanding principal balances totaling at least \$20,000; or (3) have at least one direct deposit or automatic debit to the account, have at least nine debit card transactions to the account, and receive e-statements.</p>
<p>FirstLink Platinum <i>(interest bearing)</i></p>	<p>Monthly maintenance fee of \$10.00</p> <p>Full maintenance fee waived if daily balance does not fall below \$1,000 any day of statement cycle.</p>	<p>\$100 minimum opening deposit</p>	<p>Tiered interest rates</p> <p>To qualify for FirstLink Platinum interest rates, at the end of each “qualification cycle” the primary account holder must: (1) have certificates of deposit with us totaling at least \$50,000; (2) have active loans with us with outstanding principal balances totaling at least \$20,000; or (3) have at least one direct deposit or automatic debit to the account, and have at least nine debit card transactions to the account.</p>

<p>StudentLink</p>	<p>Monthly maintenance fee of \$5.00</p> <p>Full maintenance fee waived if account holder receives e-statements</p>	<p>\$25 minimum opening deposit</p>	<p>Must be between 13 and 25 years of age to open account</p> <p>Minors must have parent or guardian as joint account holder</p> <p>At age 25, account type will be converted to FirstLink Basic</p>
<p>Another Chance</p>	<p>Monthly maintenance fee of \$10.00</p> <p>E-statements are required</p>	<p>\$50 minimum opening deposit</p>	<p>Available to account holders with a minimum credit score of 575</p> <p>If account remains in good standing for one year, account holder may qualify for a different account type. Required financial education courses must be completed prior to converting.</p>
<p>Business Checking</p>	<p>Monthly maintenance fee of \$12.00</p> <p>Full maintenance fee waived if daily balance does not fall below \$2,500 any day of statement cycle</p> <p>\$2.00 of maintenance fee waived if daily balance is less than \$2,500 but does not fall below \$1,000 any day of statement cycle</p> <p>\$0.10 per check paid in excess of 100 per statement cycle</p>	<p>\$100 minimum opening deposit</p>	
<p>Business Analysis Checking</p>	<p>Monthly maintenance fee of \$15.00</p> <p>\$0.08 per deposit item per statement cycle</p> <p>\$0.25 per credit and \$.10 per debit or item per statement cycle</p> <p>\$0.0020 coins/currency processed per statement cycle</p> <p>\$0.10 per ACH Credit and \$1.00 per ACH debit per statement cycle</p> <p>\$0.09 per Not-on-us deposited item</p>	<p>\$100 minimum opening deposit</p>	<p>Business analysis account; account balance earnings credit can offset account fees</p>

<p>Business Interest Checking</p>	<p>Monthly maintenance fee of \$15.00</p> <p>Full maintenance fee waived if daily balance does not fall below \$1,000 any day of statement cycle</p>	<p>\$1,000 minimum opening deposit</p>	<p>Interest-bearing account designed for sole-proprietorships and non-profit businesses, only</p>
<p>IOLTA Account</p>	<p>No monthly maintenance fee</p>	<p>\$100 minimum opening deposit</p>	<p>A state regulated trust account for attorney and clients. Only offered in Alabama.</p>

Money Market Accounts

<p>PersonalMax <i>(interest-bearing)</i></p>	<p>Monthly maintenance fee of \$10.00</p> <p>Full maintenance fee waived if daily balance does not fall below \$2,500 any day of statement cycle</p> <p>\$5.00 fee per debit transaction that exceeds the six allowed per statement cycle</p>	<p>\$1,000 minimum opening deposit</p>	<p>Tiered interest rates</p> <p>No more than six withdrawals by check, debit card, or electronic transfer allowed per statement cycle</p>
<p>BusinessMax <i>(interest-bearing)</i></p>	<p>Monthly maintenance fee of \$10.00</p> <p>Full maintenance fee waived if daily balance does not fall below \$2,500 any day of statement cycle</p> <p>\$5.00 fee per debit transaction that exceeds the six allowed per statement cycle</p>	<p>\$1,000 minimum opening deposit</p>	<p>Tiered interest rates</p> <p>No more than six withdrawals by check, debit card, or electronic transfer allowed per statement cycle</p>

<p>MuniMax <i>(interest-bearing)</i></p>	<p>Monthly maintenance fee of \$10.00</p> <p>Full maintenance fee waived if daily balance does not fall below \$2,500 any day of statement cycle</p> <p>\$5.00 fee per debit transaction that exceeds the six allowed per statement cycle</p>	<p>\$1,000 minimum opening deposit</p>	<p>Only available for municipal government entities</p> <p>Tiered interest rates</p> <p>No more than six withdrawals by check, debit card, or electronic transfer allowed per statement cycle</p>
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Savings Accounts

<p>Regular Savings <i>(interest-bearing)</i></p>	<p>Quarterly maintenance fee of \$6.00</p> <p>Full maintenance fee waived if daily balance does not fall below \$100 any day of statement cycle</p> <p>\$2.00 fee for per debit transaction that exceeds the three allowed per statement cycle</p>	<p>\$100 minimum opening deposit</p>	<p>No more than three withdrawals and/or transfers allowed per quarterly statement cycle</p>
<p>NextGen Savings <i>(interest-bearing)</i></p>	<p>No monthly maintenance fee</p> <p>\$2.00 fee for per debit transaction that exceeds the three allowed per statement cycle</p>	<p>\$5 minimum opening deposit</p>	<p>Tiered interest rates</p> <p>No more than three withdrawals and/or transfers allowed per quarterly statement cycle</p> <p>Must be a minor to open account; Minors must have an adult as joint account holder; At legal age, account type will be converted to Regular Savings; Small-dollar loan eligibility at legal age (restrictions apply)</p>
<p>Christmas Club <i>(interest-bearing)</i></p>	<p>No monthly maintenance fee</p> <p>\$15.00 fee for each withdrawal prior to October end of Christmas Club cycle</p>	<p>\$1 minimum opening deposit</p>	<p>Tiered interest rates</p> <p>Balance distributed to account holder each October by check or direct deposit into a FUSB account</p>

<p>Business Savings <i>(interest-bearing)</i></p>	<p>Quarterly maintenance fee of \$6.00</p> <p>Full maintenance fee waived if daily balance does not fall below \$100 any day of statement cycle</p> <p>\$2.00 fee for per debit transaction that exceeds the three allowed per statement cycle</p>	<p>\$100 minimum opening deposit</p>	<p>No more than three withdrawals and/or transfers allowed per quarterly statement cycle</p>
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Certificates of Deposit

<p>Certificates of Deposit IRAs <i>(interest-bearing)</i></p>	<p>Penalty for early withdrawal</p> <p>Terms: 3-month, 6-month, 12-month, 18-month, 24-month, 30-month, 36-month, 48-month, 60-month</p>	<p>\$500 minimum opening deposit</p>	<p>Interest compounded quarterly</p> <p>Automatically renewable</p>
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Alternative Systems for Delivering Retail Banking Services

First US Bank offers additional features, including ATM/Debit Cards; Prepaid VISA Cards; Mobile Deposit; Online Banking; Online BillPay; Telephone Banking; Loan Production Offices; Treasury Management; Remote Deposit Anywhere

Consumer and Commercial Loans

First US Bank offers traditional consumer loan products, including consumer installment loans, home equity lines of credit, and residential mortgage loans.

First US Bank offers traditional commercial loan products, including C&I and CRE loans and lines of credit.