

**Checking Accounts**

<p><b>FirstLink Basic</b></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><b>FirstLink Silver</b></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><b>FirstLink Gold</b> <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><b>FirstLink Platinum</b> <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><b>StudentLink</b></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><b>Another Chance</b></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><b>Business Checking</b></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><b>Business Analysis Checking</b></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><b>Business Interest Checking</b></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><b>IOLTA Account</b></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><b>PersonalMax</b> <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><b>BusinessMax</b> <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><b>MuniMax</b> <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><b>Regular Savings</b> <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><b>NextGen Savings</b> <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><b>Christmas Club</b> <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><b>Business Savings</b> <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><b>Certificates of Deposit IRAs</b> <i>(interest-bearing)</i></p>	<p>Penalty for early withdrawal</p> <p>Terms: 3-month, 6-month, 8-month, 12-month, 18-month, 24-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.**