

# Services, including products and fees

§228.43(a)(5)

## **PRODUCTS**

### **Business Checking Accounts**

BusinessFIRST Checking  
Special Purpose Business Checking  
Small Business Checking  
Insured Cash Sweep® (ICS<sup>SM</sup>)  
Privately Owned ATM Checking  
Mississippi Lottery Retailer Checking

### **Business Savings Accounts**

BusinessFIRST Savings  
Business Money Market  
CDARS®  
Certificates of Deposit (*Fixed Rates, 1 month to 60 months*)

### **Personal Checking Accounts**

Basic Checking  
Cash Back Checking  
Cash Back Checking + PERKS  
VIP Cash Back Checking + PERKS  
Interest Checking  
Interest Checking + PERKS  
VIP Interest Checking + PERKS  
Private Client Checking

### **Personal Savings Accounts**

Money Market Personal  
Saver Savings  
Saver Savings PERKS  
VIP Saver Savings  
Super Saver Savings (available only at the Hattiesburg MS branch location and the branch locations in DeSoto County MS)  
FIRSTSavings  
High Yield Savings  
Kids Only Savings  
Health Savings Accounts  
CDARS®  
Certificates of Deposit (*Fixed Rates, 1 month to 60 months*)  
Individual Retirement Accounts (*Fixed or Variable*)

### **Credit Cards**

VISA® Platinum Card with Cash Back Rewards  
VISA® Platinum Card  
VISA® Business Platinum Card with Cash Back Rewards  
VISA® Business Platinum Card  
Business Purchase Card (P-Cards)

### **Loan Services**

Agricultural Loans / Agri-banking  
Business Term Loans and Lines of Credit  
Commercial Real Estate Loans  
Equipment Loans and Leasing  
FSA/USDA Loans  
Home Equity Lines of Credit (HELOC)  
Personal Loans  
Construction Loans  
Auto Loans  
Boat & Recreational Vehicle Loans  
Private Client Loans  
Privilege Line of Credit  
Residential Mortgage Loans – Portfolio Fixed Balloon, Portfolio ARM, Secondary Market Conventional Fixed Rate Mortgage, Secondary Market Adjustable Rate Mortgage (ARM), FHA (Streamline, Cash Out, and 203k) Loan, VA (Streamline and Cash Out) Loan, HARP 2.0 Loan, USDA (Streamline) Loan, HomePath Loan, Jumbo Loan, Home Equity Loan  
Small Business Administration (SBA) Loans  
Fresh Start Loan  
  
Loan Production Offices (LPO) located in Brookhaven, Birmingham, Huntsville, and Biloxi.

## SERVICES

Account Alerts	Multifactor Authentication
ACH Payment of Loans at Other Institutions	Night Depository
ACH Transfer Services	Notary Services
Automatic Teller Machines (ATMs) and Video Teller Machines (VTMs)	Official Checks
BaZing PERK\$ Benefits:	Online Account Opening for Personal Accounts
BillShark	Online Banking compatible with Quicken® and QuickBooks® download
Cell Phone Protection	Online Business Banking with export to CSV, Intuit Quickbooks, Quicken, and Microsoft Money
BaZing Fuel	Paper Statements
Roadside Assistance	Personal Online Banking
ID Theft Aid	Point of Sale ( <i>Debit Card</i> )
Buyer's Protection and Extended Warranty	Positive Pay Check Fraud Protection
Travel Accidental Death Coverage	Bounce Protect for Eligible Customers
Health Savings Card	Bounce Plus for ATM & Everyday Debit Card Transactions
Savings Network for national and local discounts	Privilege Transfer
Check Cashing for Non-Customers, On-Us	Purchase Cards (or P-Cards)
Check Writing Privileges	Redemption of Savings Bonds
Checking Navigator (Financial Education Tool)	Remote Deposit Capture
ClickSWITCH	Safe Deposit Boxes
Debit Card Alert Fraud Prevention	Secure Check ( <i>for merchant accounts</i> )
Debit of Pre-Authorized Payments	Share Account Access ( <i>for online banking</i> )
Direct Deposits of Checks	Stop Payments
EMV Chip-Enabled Mastercard® Debit Cards	Sweep Service
Online Statements	TurboTax®
Every Penny Counts savings program ( <i>can be added to any personal checking account</i> )	Wealth Management through Summit Wealth Group
Financial Education portal powered by Banzai!	Wire Transfers for BankFirst Customers
Fax Services	
FIRSTConnection Telephone Banking, 24-hours	
Funds Transfer available within Online Banking	
GreenPath Financial Wellness	
Harland Clarke® Checks	
Instant-Issue Business and Personal Debit Cards	
Consumer Bill Pay™	
Mail-In Deposits/Bank by Mail	
Mastercard® Contactless Debit Card	
Merchant Card Processing	
Mobile Banking App compatible with iPhone & Android for both personal and business accounts	
Mobile Deposit ( <i>Personal and Business</i> )	
Mobile Wallet for Apple Pay, Samsung Pay, and Google Pay	
Geezeo ( <i>personal money management online software</i> )	
MoneyPass® ATM Networks	

# BANKFIRST

## Deposit Account Fees

Service	Service Fee
Account Research Fees	\$.35 per copy \$20.00 per hour \$5.00 per Image Statement
Basic Checking Service Charge	\$8.00 per month, if daily balance on any day of the month falls below \$500.00
Bill Payment Fee	\$29.95 (Check sent – Second business day) \$34.95 (Check sent – Next business day) \$6.95 (Electronic payment – Second business day)
BusinessFIRST Checking Fees	\$0.18 per check or debit \$0.12 per deposited item \$0.25 per deposit ticket \$15.00 monthly service fee when activity charges exceed the earnings credit for that month
BusinessFIRST Savings Fees	\$4.00 per month when daily balance on any day of the month falls below \$1,000.00
Business Money Market Fees	\$15.00 per month when daily balance on any day of the month falls below \$2,500.00 \$15.00 per transaction in excess of six (6) per month, excluding in-person withdrawals or by mail
Check Cashing Fee (Non-Customers, ON-US)	\$5.00
Check Sent for Collection	\$15.00
Collection Fee for Charged Off Deposit Accounts	\$30.00

# BANKFIRST

Service	Service Fee
Credit Card Fee	Platinum Cash Back Reward: \$35.00 annual fee Business Platinum Cash Back Reward: \$79.00 annual fee Balance Transfer: \$5.00 or 3% of amount of each transfer, whichever is greater Cash Advance: \$5.00 or 3% of the amount of each cash advance, whichever is greater Foreign Transaction: 2% of the transaction in U.S. Dollars
Debit Card Reissue Fee	\$5.00
Debit Card Transaction Fee - Foreign ATMs	\$3.00 per transaction, transfer, or balance inquiry
Dormant Fee	\$10.00 per month
Early Account Closing Fee	\$20.00 - Checking less than 90 days Savings less than 90 days
Garnishments, Levies, and Subpoenas	\$50.00 per garnishment and levy
GiftPay Fee	\$1.99 per check (Personalized donation check to charity or organization) \$2.99 per check (Personalized gift check to individual)
High Yield Savings Service Charge	\$15.00 each month when daily balance on any day of the month falls below \$10,000.00
International ATM/POS Transactions	A percentage of 1.25% of the transaction amount.
Mississippi Lottery Retailer Checking Fee	\$25.00 per month \$0.18 per check or debit \$0.12 per deposited item \$0.25 per deposit ticket
Money Market Service Charge	\$15.00 each month when the daily balance on any day of the month falls below \$2,500.00

# BANKFIRST

Service	Service Fee
Night Deposit Lock Bag	\$50.00 for 1st Bag \$15.00 for each Additional Bag
Notary Fee	Notary services are not available for non-customers No notary fee charged for customer
NSF/OD Fee	\$36.00 Daily limit: \$216 for consumer accounts No limit for commercial accounts
Official Checks	\$8.00 per Check Sold to BankFirst Customers only.
Online Business Banking Fee	Basic Service - FREE Includes: <ol style="list-style-type: none"> <li>1. Balance Reporting</li> <li>2. Account to Account Transfers</li> <li>3. Balance Alerts</li> <li>4. Bill Pay</li> <li>5. Online Statements</li> <li>6. Mobile App</li> <li>7. Stop Payment</li> </ol> \$50.00 for ACH Origination \$35.00 for Wire Transfer Option (\$10.00 additional fee per outgoing wire and \$20.00 additional fee per incoming wire) \$75.00 for Positive Pay per month for 1st account and \$25.00 per month for each additional account
Paper Statements	\$5.00 per statement for consumer accounts without Perks and Business accounts \$2.00 per statement for Basic Checking and Money Market accounts
PERKS (Powered by BaZing) Benefits	PERKS: \$6.00 per month VIP PERKS: \$9.00 per month

# BANKFIRST

Service	Service Fee
Personal Money Market Fees	<p>\$15.00 per month when daily balance on any day of the month falls below \$2,500.00</p> <p>\$15.00 per transaction in excess of six (6) per month, excluding in-person withdrawals or by mail</p>
Privately Owned ATM Checking Fees	<p>Maintenance fee: \$500 per month</p> <p>\$0.40 per debit charge (even electronic)</p> <p>\$0.40 per deposited item</p>
Returned Mail Fee	\$5.00 per piece of mail returned
Safe Deposit Box Late Payment Fee	\$10.00
Savings Debit Item Fee	\$2.00 per debit (dr) item for each withdrawal or transfer over six (6) per month
Snapshot Statement Fee	\$1.00 per statement
Small Business Checking Fees	<p>\$12.00 monthly fee when daily balance on any day of the month falls below \$1,000.00</p> <p>\$0.25 per item over 150 items per month</p>
Special Purpose Business Checking Fees	<p>\$10.00 monthly fee when daily balance on any day of the month falls below \$1,500.00</p> <p>\$0.18 per check or debit</p> <p>\$0.12 per deposited item</p>
Stop Payment Order Fee	\$36.00
Telephone Balance Inquiry	\$2.00 per Inquiry
Telephone Transfer Fee	\$5.00
Wire Transfer Fee - Domestic	<p>\$20.00 Incoming</p> <p>\$25.00 Outgoing</p>
Wire Transfer Fee International - Outgoing	\$75.00
Wire Transfer Fee International Incoming	\$20.00
Zippered Money Bag	<p>\$5.00 for 1st Bag</p> <p>\$2.00 for each additional Bag</p>

# BANKFIRST

---

## Safe Deposit Box Fees

Box Size	Annual Cost
3" x 5"	\$30.00
4" x 5" or 4" x 6"	\$35.00
3" x 10"	\$50.00
5" x 5"	\$45.00
5" x 10"	\$70.00
10" x 10"	\$100.00
1 ½ " x 5"	\$20.00
2" x 10"	\$35.00
2" x 5"	\$25.00
2 ½"x 10"	\$40.00
6" x 10"	\$70.00

A Safe Deposit Late Payment Fee of **\$10.00** will also be charged.



# BANKFIRST

## Consumer Loan Fees

Service	Service Fee
Appraisal Fees	Varies by appraiser and type of appraisal
Appraisal Review Fee	Internal Review: \$150 External Review - Assess third-party fee
Appraisal Validation Fee	\$100
Attorney Fee	Varies by attorney and type of work
Credit Report Fee	Individual - \$2.50 Joint - \$5.00 This fee is disclosed on TRID documents but is not charged to borrowers.
D/T Filing and Release Fees	Varies by County - See local Chancery Clerk <i>Filing fees for real estate are not a finance charge and will not affect the APR.</i>
Document Preparation Fee - Home Equity Lines of Credit Call Report Code: 1C1	<u>Consumer 1st &amp; Junior Liens HELOCs</u> (NEW or RENEWAL) \$250
Document Preparation Fee - 1-4 Family Dwelling Bridge Call Report Code: 1C2A, 1C2B	<u>Consumer Bridge Loans</u> (NEW or RENEWAL) \$450
Document Preparation Fee - 1-4 Family Dwellings Call Report Codes: 1C2A, 1C2B	<u>Consumer 1st &amp; Jr Lien In-House Mortgages including Home Improvement Loans</u> (NEW or RENEWAL) \$450

# BANKFIRST

Service	Service Fee
Document Preparation Fee - 1-4 Family Residential Construction Call Report Code: 1A1	<u>Consumer Construction Loans</u> (NEW or RENEWAL) \$450 Dec Prep Fee ½% Underwriting Fee based upon loan amount
Document Preparation Fee - Personal Call Report Codes: 6B, 6C, 6D	<u>Private/Passenger Vehicles</u> (NEW or RENEWAL) \$250 plus filing fees <u>Boats, 4-Wheelers, ATVs, Small Equipment</u> (NEW or RENEWAL) \$250, plus filing fees <u>Unsecured Personal Loans</u> (NEW or RENEWAL) Loan Amount \$2,500 & above: \$200 <u>Deposit-secured Loans</u> (NEW or RENEWAL) \$100 <u>Secured by Other Consumer Assets</u> (NEW or RENEWAL) \$250
Documentation Preparation Fee - Raw/Vacant Land Call Report Code: 1A2	<u>Consumer Land &amp; Lot Loans</u> (NEW or RENEWAL) \$450 Dec Prep Fee
Evaluation Fee	Internal Real Estate Evaluation: \$250
Flood Determination Fee	\$13.00
Inspection Fee	Internal Inspections: \$250 External Inspections - Assess third-party fee
Late Payment Fee	4% of amount of delinquency \$5 Minimum / \$50 Maximum
Loan Extension Fee	Consumer: \$75

# BANKFIRST

---

Service	Service Fee
Loan Coupon Book - Reorder Fee	No Charge
Loan Modification Fee	Consumer Home Modifications: \$150
UCC Filing Fee	Varies based on Collateral - See Secretary of State
Vehicle Filing Fee	Bank Filing Title - <b>\$20.00</b> Dealer Filing Title - <b>\$10.00</b>

# BANKFIRST

## Commercial Loan Fees

Service	Service Fee
Appraisal Fee	Varies by appraiser and type of appraisal
Appraisal Review Fee	Internal Review - Loans <\$500,000: \$200 Internal Review - Loans \$500,000 & above: \$300 External Review - Assess third-party fee
Appraisal Validation Fee	INTERNAL Loans < \$500,000: \$200 Loans \$500,000 & gtr: \$300 EXTERNAL - Assess 3rd-Party Fee
Attorney Fee	Varies by attorney and type of work
D/T Filing and Release Fees	Varies by County - See local Chancery Clerk <i>Filing fees for real estate are not a finance charge and will not affect the APR.</i>
Document Preparation Fee - 1-4 Family Dwelling Call Report Codes: 1C1, 1C2A, 1C2B	<u>Commercial Loans Secured by D/T or Mtg on 1-4 Family Dwelling</u> (NEW or RENEWAL) \$500

# BANKFIRST

Service	Service Fee
Document Preparation Fee - Agricultural Call Report Codes: 3	<u>Secured Agricultural &amp; LOCs</u> (NEW or RENEWAL) \$500 <u>Unsecured Agricultural Loans</u> (NEW or RENEWAL) Loan Amount \$2,500 & above: <b>\$200.00</b> <u>Unsecured Credit Lines</u> (NEW or RENEWAL) Line Amount \$2,500 & above: <b>\$200.00</b> <u>Deposit-secured Loans</u> (NEW or RENEWAL) \$100
Document Preparation Fee - Commercial & Industrial Call Report Codes: 4A	<u>Business, Equipment, Vehicles &amp; Secured LOCs</u> (NEW or RENEWAL) Loan Amount \$25,000 & less: <b>\$300.00</b> Loan Amount above \$25,000: <b>\$500.00</b> <u>Unsecured Business Loans</u> (NEW or RENEWAL) Loan Amount \$2,500 & above: <b>\$200.00</b> <u>Unsecured Credit Lines</u> (NEW or RENEWAL) Line Amount \$2,500 & above: <b>\$200.00</b> <u>Deposit-secured Loans</u> (NEW or RENEWAL) \$100
Document Preparation Fee - Real Estate Call Report Codes: 1B, 1D, 1E1, 1E2	<u>Commercial R/E Loans secured by a D/T or Mtg</u> (NEW or RENEWAL) \$500
Document Preparation Fee - Real Estate Construction/Vacant Land Call Report Codes 1A1, 1A2	<u>Commercial Construction Loans</u> (NEW or RENEWAL) \$750
Evaluation Fee	Internal Real Estate Evaluation: \$250

# BANKFIRST

Service	Service Fee
Flood Determination Fee	\$13.00
Inspection Fee	Internal Inspections: \$250 External Inspections - Assess third-party fee
Late Payment Fee	4% of amount of delinquency \$25 Minimum / \$500 Maximum
Letter of Credit Fee	2% of Letter of Credit amount Minimum of \$250.00 / Fee recurs annually
Loan Extension Fee	Payment Date Extension: \$75 Maturity Date Extension: \$150
Loan Modification Fee	Charge <i>Loan Processing Fee</i> applicable to loan type
Loan Underwriting Fee	<u>Business Construction &amp; Commercial Loans</u> (NEW or RENEWAL) TARGET: 1% of loan amount <b>**Fee may not be &lt; 30 b.p. of loan amount**</b> Loans \$5,000-\$80,000 - Minimum fee: \$200 Loans < \$5,000 - Minimum fee: \$100
UCC Filing Fee	Varies based on Collateral - See Secretary of State
Vehicle Filing Fee	Bank Filing Title - <b>\$20.00</b> Dealer Filing Title - <b>\$10.00</b>

# BANKFIRST

## Secondary Market Loan Fees

Service	Service Fee
Appraisal Fees	Varies by appraiser and type of appraisal
Attorney Fee	Varies by attorney and type of work
Credit Report Fee	\$170.00, or actual invoice amount if less
Prepaid Interest	From Note date through the first of the next month
Document Preparation Fee	\$0.00; We DO NOT charge a doc prep fee. Attorney-prepared documents have additional Doc Prep fees that vary.
Escrow	At least 2 months of Hazard Insurance and 2 months of Taxes
Final Inspection Fee	Varies from \$150.00 to \$250.00, based on inspector
Pest Inspection Fee	\$110.00; or actual cost if borrower uses someone other than on bank-provided list or removed if there is no charge
Processing Fee	\$1,250.00
Recording Fees	\$75.00; Varies by County - See local Chancery Clerk
Title Insurance	\$1.00 per \$1,000 of loan amount, plus \$50.00 binder
Title Search Fee	Varies depending on Attorney or Title Company
Discount Points	PAR rate deviates by 0.5%: points are 0.5% Private Client loan fee: 0.5% In-House Condo loan fee: 1.00%
MS Home Corp	There are no charges for MRB7 or SMART6. MCC loans - \$300 charge.

# BANKFIRST

---

Service	Service Fee
AHFA	The borrower must pay for recording of the 2nd lien. AHFA charge is a \$500 charge.
FHLB – HELP Program	There are no charges for the 2nd