

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

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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 exceeds 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
Christmas Club Account Fees	Annual Service Charge - \$10.00 Early Closing Fee - \$10.00 Early Withdrawal Fee - \$10.00
Collection Fee for Charged Off Deposit Accounts	\$30.00

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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 \$10.00 - Christmas Clubs closing or early W/D before maturity
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

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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"> 1. Balance Reporting 2. Account to Account Transfers 3. Balance Alerts 4. Bill Pay 5. Online Statements 6. Mobile App 7. Stop Payment \$50.00 for ACH Origination \$35.00 for Wire Transfer Option (\$10.00 additional fee per outgoing 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

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Service	Service Fee
Privately Owned ATM Checking Fees	Maintenance fee: \$500 per month \$0.40 per debit charge (even electronic) \$0.40 per deposited item
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	\$12.00 monthly fee when daily balance on any day of the month falls below \$1,000.00 \$0.25 per item over 150 items per month
Special Purpose Business Checking Fees	\$10.00 monthly fee when daily balance on any day of the month falls below \$1,500.00 \$0.18 per check or debit \$0.12 per deposited item
Stop Payment Order Fee	\$36.00
Telephone Balance Inquiry	\$2.00 per Inquiry
Telephone Transfer Fee	\$5.00
Wire Transfer Fee - Domestic	\$20.00 Incoming \$25.00 Outgoing
Wire Transfer Fee International - Outgoing	\$75.00
Wire Transfer Fee International Incoming	\$20.00
Zippered Money Bag	\$5.00 for 1st Bag \$2.00 for each additional Bag

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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.

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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 & 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 & Jr Lien In-House Mortgages including Home Improvement Loans</u> (NEW or RENEWAL) \$450

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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 & 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

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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 - \$20.00 Dealer Filing Title - \$10.00

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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

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Service	Service Fee
Document Preparation Fee - Agricultural Call Report Codes: 3	<u>Secured Agricultural & LOCs</u> (NEW or RENEWAL) \$500 <u>Unsecured Agricultural Loans</u> (NEW or RENEWAL) Loan Amount \$2,500 & above: \$200.00 <u>Unsecured Credit Lines</u> (NEW or RENEWAL) Line Amount \$2,500 & above: \$200.00 <u>Deposit-secured Loans</u> (NEW or RENEWAL) \$100
Document Preparation Fee - Commercial & Industrial Call Report Codes: 4A	<u>Business, Equipment, Vehicles & Secured LOCs</u> (NEW or RENEWAL) Loan Amount \$25,000 & less: \$300.00 Loan Amount above \$25,000: \$500.00 <u>Unsecured Business Loans</u> (NEW or RENEWAL) Loan Amount \$2,500 & above: \$200.00 <u>Unsecured Credit Lines</u> (NEW or RENEWAL) Line Amount \$2,500 & above: \$200.00 <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

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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 & Commercial Loans</u> (NEW or RENEWAL) TARGET: 1% of loan amount **Fee may not be < 30 b.p. of loan amount** 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 - \$20.00 Dealer Filing Title - \$10.00

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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.

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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