

FIRST CITIZENS BANK LIMITED
CHEQUING FEES
AS AT JUNE 30TH

CHEQUING FEES	2023		2022		2021		2020		2019	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Personal										
Minimum balance threshold	-	-	-	-	-	-	-	-	-	-
Minimum balance violation fee	-	-	-	-	-	-	-	-	-	-
Maintenance fee	Monthly	\$20.00 per month plus \$1.50 per debit entry	Monthly	\$20.00 per month plus \$1.50 per debit entry	Monthly	\$20.00 per month plus \$1.50 per debit entry	Monthly	\$20.00 per month plus \$1.50 per debit entry	Monthly	\$20.00 per month plus \$1.50 per debit entry
In-branch deposit transaction (teller) fee	Per Transaction	Free	Per Transaction	Free	Per Transaction	Free	Per transaction	Free	Per transaction	Free
Number of free in-branch deposit transactions per period	Per Transaction	Free	Per Transaction	Free	Per Transaction	Free	Per transaction	Free	Per transaction	Free
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry
Number of free in-branch withdrawal transactions per period	-	-	-	-	-	-	-	-	-	-
Cheque book fee	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00
Cheque return fee due to insufficient funds	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00
Cheque stop payment fee	Per transaction	\$25.00	Per transaction	\$30.00	Per transaction	\$30.00	Per transaction	\$30.00	Per transaction	\$30.00
Dormant account fee	-	Free	-	Free	-	Free	-	Free	-	Free
Overdraft fee (initial)	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$30.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$30.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$30.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$30.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$30.00
Overdraft renewal fee	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00

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CHEQUING FEES	2023		2022		2021		2020		2019	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Business										
Minimum balance threshold	-	-	-	-	-	-	-	-	-	-
Minimum balance violation fee	-	-	-	-	-	-	-	-	-	-
Maintenance fee	Monthly	\$30.00 per month plus \$1.50 per debit entry	Monthly	\$30.00 per month plus \$1.50 per debit entry	Monthly	\$30.00 per month plus \$1.50 per debit entry	Monthly	\$30.00 per month plus \$1.50 per debit entry	Monthly	\$30.00 per month plus \$1.50 per debit entry
In-branch deposit transaction (teller) fee	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free
Number of free in-branch deposit transactions per period	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry
Number of free in-branch withdrawal transactions per period	-	-	-	-	-	-	-	-	-	-
Cheque book fee	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00
Cheque return fee due to insufficient funds	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00
Cheque stop payment fee	Per transaction	\$30.00	Per transaction	\$30.00	Per transaction	\$30.00	Per transaction	\$30.00	Per transaction	\$30.00
Dormant account fee	-	Free	-	Free	-	Free	-	Free	-	Free
Overdraft fee (initial)	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00
Overdraft renewal fee	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00