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Required Form – Firm Information

Name of Company

SERVISFIRST BANK

Address

1200 RIDGEFIELD BLVD, STE 254, ASHEVILLE NC 28806

Phone No.828-380-3186

E-Mail Address
TBALDWIN@SERVISFIRSTBANK.COM

Federal I.D. No.
20-2451671

SDBE, Minority or Woman Owned Business Enterprise _____Yes X_____No

Proposal Submitted By: TAMMY BALDWIN
(Name Printed Out)

DocuSigned by:
Tammy Baldwin
38D5B9C12345473...

(Signature)

Title: AVP BUSINESS SERVICES OFFICER

Date: 7/21/2026

Required Form – E-Verify

STATE OF North Carolina
COUNTY OF _____

(the individual attesting below), being duly authorized by and on behalf of ("Employer") after first being duly sworn hereby swears or affirms as follows:

1. Employer understands that E-Verify is the federal E-Verify program operated by the United States Department of Homeland Security and other federal agencies, or any successor or equivalent program used to verify the work authorization of newly hired employees pursuant to federal law in accordance with NCGS §64-25(5).

2. Employers understand that Employers Must Use E-Verify. Each employer, after hiring an employee to work in the United States, shall verify the work authorization of the employee through E-Verify in accordance with NCGS§64-26(a).

3. Employer is a person, business entity, or other organization that transacts business in this State and that employs 25 or more employees in this State. (Mark Yes or No)

a. YES ✓, or
b. NO _____

4. Employer and Employer's subcontractors comply with E-Verify, and if Employer subsequently retains any subcontractors on this project Employer will ensure their compliance with E-Verify.

This ____ day of the 20X6.

Tammy Baldwin

Signature of Affiant
Print or Type Name: Tammy Baldwin
State of NC County of Buncombe
Signed and sworn to (or affirmed) before me, this
the _____ day
of 9/22/26, 20X6.
My Commission Expires: 6/21/27
Notary Public

(Affix Official Notarial Seal)



XXXXXX

Business Chk XXXXXX

Account Analysis Review

Officer: Tammy Baldwin
Date: 07/07/2026
Prepared By: Shawn Coleman

Servis 1st Bank

Activity	Units	Fee Per Unit	Servis1st Fees
Corporate Checking Account			
Monthly Maintenance	1	$ 25.00	$ 25.00
FDIC Fee		$ -	$ -
Negative Collected Balance Charge (SFB Prime + 2%)		$ -	$ -
Deposits	26	$ 0.60	$ 15.60
Deposited Items - On Us	108	$ 0.11	$ 11.88
Deposited Items - Local		$ 0.11	$ -
Deposited Items - Regional/Other		$ 0.11	$ -
Collection Items Deposited - per item*		$ 7.00	$ -
Checks Paid	13	$ 0.25	$ 3.25
Electronic Credits	183	$ 0.15	$ 27.45
Electronic Debits	42	$ 0.15	$ 6.30
Returned Deposited Items (Chargebacks)		$ 10.00	$ -
Courier - Per Pickup/Delivery (BHM Only)		$ 14.00	$ -
Official Check Fee		$ 10.00	$ -
Overdraft Fee*		$ 35.00	$ -
Stop Payment Fee		$ 28.00	$ -
Cash Handling Fees			
Cash Deposits - In Branch per $1,000		$ 1.50	$ -
Branch Currency/Coin Order - per order		$ 3.00	$ -
Armored Services - Cost plus 20%		Cost plus 20%	$ -
Internet Banking			
eServis Business Basic Internet Banking		$ -	$ -
eServis Business Plus Bill Pay	1	$ 15.00	$ 15.00
eServis Corporate Internet Banking - ACH or Wires	0	$ 50.00	$ -
eServis Corporate Internet Banking - ACH & Wires	1	$ 75.00	$ 75.00
eServis Corporate Internet Banking - Low Volume Wires		$ -	$ -
Direct Connect (Quicken,QB,OFX Interface)		$ 15.00	$ -
ACH Services			
Origination Per Item	1556	$ 0.12	$ 186.72
Same-Day Origination Per Item		$ 0.30	$ -
Reversal (Manual) Per Item/File		$ 5.00	$ -
Return Per Item		$ 6.00	$ -
Notification of Change Per Item		$ 3.00	$ -
ACH File Import		$ 5.00	$ -
Direct Send FTP Per ACH File		$ 10.00	$ -
EDI Monthly Reporting, Per Company	1	$ 25.00	$ 25.00
ACH Filter/Debit Block Monthly Fee, Per Account		$ 30.00	$ -
ACH Positive Pay Monthly Fee, Per Account		$ 30.00	$ -
Reconcilement Services			
Check & ACH Positive Pay Maintenance	0	$ 60.00	$ -
Check Reverse Positive Pay Monthly Maint., Per Account	1	$ 25.00	$ 25.00
Check Positive Pay Upload, Per File		$ 0.50	$ -
Check Positive Pay Per Issued Check Item		$ 0.09	$ -
Check Positive Pay Per Payee Name Verification Item		$ 0.09	$ -
Check Positive Exception Item		$ 4.00	$ -
Reverse Positive Pay & ACH Positive Pay		$ 50.00	$ -
Check Positive Pay		$ 25.00	$ -
Full Recon including Check Positive Pay Monthly Fee	1	$ 125.00	$ 125.00
CD-Rom Check Imaging Monthly Fee		$ 15.00	$ -
Remote Deposit Services			
Remote Deposit Now (per scanner)	1	$ 50.00	$ 50.00
Mobile Remote Deposit Capture	1	$ 25.00	$ 25.00
Remote Deposit – per Deposit	5	$ 1.00	$ 5.00
Remote Deposit – per Deposited Item		$ 0.10	$ -
Sweep Services			
Line of Credit Sweep (Parent Acct) - monthly		$ 230.00	$ -
Line of Credit Sweep (per Child/Sub Acct) - monthly		$ 25.00	$ -
Money Market Sweep (Parent Acct) - monthly		$ 75.00	$ -
Money Market Sweep (per Child/Sub Acct) - monthly		$ 25.00	$ -
Zero Balance ZBA Sweep (Parent Acct) - monthly		$ 140.00	$ -
Zero Balance ZBA Sweep (per Child/Sub Acct) - monthly		$ 25.00	$ -
Wire Transfer Services			
Incoming Wire - Domestic *		$ 12.00	$ -

Incoming Wire - International (Foreign Currency)*		$ 20.00	$ -
Incoming Wire - International (US Dollars)*		$ 20.00	$ -
Outgoing Wire - Domestic/International USD (In-Person)*		$ 24.00	$ -
Outgoing Wire - Domestic/International USD/FX (Phone/Email)*		$ 100.00	$ -
Outgoing Wire via Internet Banking - Domestic or FX**		$ 8.00	$ -
Outgoing Wire via Internet Banking - Low Volume		$ 20.00	$ -
Outgoing Wire via Internet Banking - International USD**		$ 20.00	$ -
Drawdown Wires		$ 50.00	$ -
Returned Wires Fee*		$ 10.00	$ -
Lockbox Services (IBML)			
Lockbox Implementation Fee (One-Time)		$ 375.00	$ -
Online Image Archive Implementation Fee (One-Time)		$ 150.00	$ -
Lockbox Monthly Maintenance		$ 230.00	$ -
Online Image Archive Monthly Maintenance		$ 115.00	$ -
Per Item Processing - Wholesale		$ 0.52	$ -
Per Item Processing - Retail Singles		$ 0.17	$ -
Per Item Processing - Acceptable Payees		$ 0.06	$ -
Per Item Processing - Unprocessable/Correspondence		$ 0.29	$ -
Fields Keyed/Captured		$ 0.12	$ -
Per Duplex Image - Check, Page, Envelope		$ 0.12	$ -
Online Image Archive - Per Duplex Image (check,page,envelope)		$ 0.030	$ -
Per Claim - EOB/ERA		$ 0.58	$ -
Custom Sort - Per Item		$ 0.06	$ -
End of Day/Custom Report Monthly		$ 35.00	$ -
Transmission/Posting File - per day		$ 14.00	$ -
Per Item - Document Destruction		$ 0.003	$ -
Package Return/Postage		At $ Cost	$ -
Online Access - per user (up to 3 free)		$ 6.00	$ -
Post Office Pickup (client-owned/keyed box)		$ 115.00	$ -
Other/Misc		$ -	$ -
	Analysis Fees		$ 621.20
	Less Earnings Credit		$ (1,014.55)
	Net Analysis Fees		$ (393.35)
	Net Fees (Must be > $0.00)		$ (393.35)
	*Plus Hard Dollar Charges		$ -
	Total Fees for Comparison		**$ (393.35)**

All fees are subject to analysis unless otherwise noted
**Denotes hard dollar charge*
***Fee analyzed if initiated via online banking*

ServisFirst
ECR 0.50%

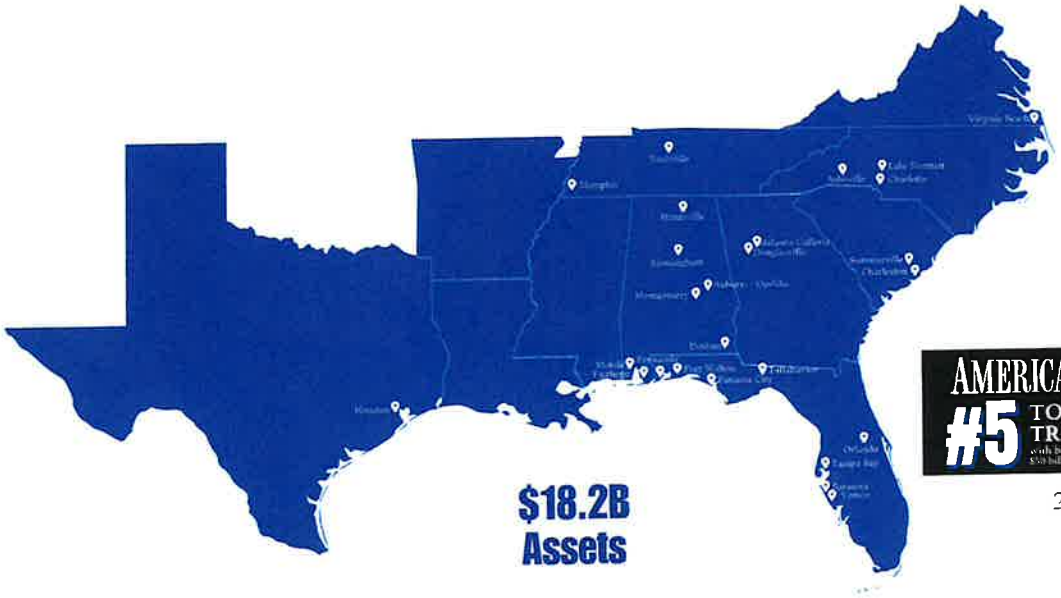
Average Collected Balance	$	2,699,283.00
- Reserve Requirement	$	269,928.30
Average Net Collected Balance	$	2,429,354.70
Earnings Credit Rate		0.50%
Average Net Collected Balance to offset ServisFirst Fees	$	1,487,466.48
Overage/(Shortfall) to offset fees	$	941,888.22
Could have covered fees of	$	1,014.55
Cover/(Short) fees of	**$**	**393.35**

Monthly Savings with Servis1st
Annualized Savings with Servis1st

ServisFirst Bank

First Quarter 2026

ServisFirst Bank is a full-service commercial bank focused on commercial banking, correspondent banking, treasury management, private banking and the professional consumer market, emphasizing competitive products, state of the art technology and a focus on quality service. In first quarter 2026, The bank reported total assets of 18.2 billion. ServisFirst Bank offers sophisticated cash management products, internet banking, home mortgage lending, remote deposit express banking, international banking, and highly competitive rates.





2025

AMERICAN BANKER
#5 TOP PUBLICLY TRADED BANKS

2025

Forbes
The World's Best Banks
#15

2023

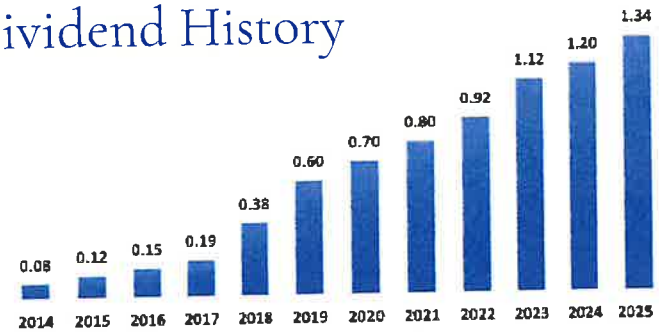
News

#10 S&P Global Market Intelligence
2025 TOP 50 PUBLIC BANKS

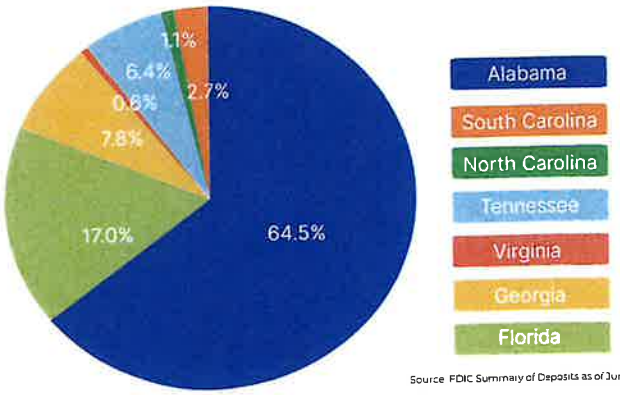
ServisFirst Bank was ranked among the top 10 U.S. public banks in S&P Global Market Intelligence's 2025 financial performance rankings, reflecting the Bank's operating results. The annual evaluation reviewed banks with more than $10 billion in total assets, comparing performance across key financial indicators using calendar-year data.

Earning a place among the top 10 reflects ServisFirst Bank's consistent performance and disciplined approach across all areas of the organization. This honor not only highlights the dedication of our team but also showcases the ongoing commitment to delivering long-term value to clients, communities, and shareholders.

Dividend History



Summary of Deposits



Source: FDIC Summary of Deposits as of June 30, 2025

Servis1st Bank

Contact ServisFirst Bank

Website	Phone	Address
	866.317.0810	ServisFirst Bank Headquarters 2500 Woodcrest Place Birmingham, AL 35209

ServisFirst Bancshares, Inc

	Three Months Ended March 31,		Year Ended December 31,				
	2026	2025	2025	2024	2023	2022	2021
Period-End Balances ($ in thousands)							
Balance Sheet Highlights							
Cash and Cash Equivalents	$ 1,836,622	$ 3,349,720	$ 1,626,696	$ 2,376,634	$ 2,131,088	$ 816,053	$ 4,222,096
Investment Securities	1,684,421	1,905,550	1,728,901	1,876,253	1,882,847	1,678,936	1,305,527
Loans	13,945,913	12,886,831	13,696,912	12,605,836	11,658,829	11,687,968	9,532,934
Total Assets	18,171,287	18,636,766	17,727,190	17,351,643	16,129,668	14,595,753	15,448,806
Noninterest Bearing Demand Deposits	2,836,622	2,647,577	2,684,272	2,619,687	2,643,101	3,321,347	4,799,767
Interest Bearing Deposits	11,649,742	11,781,484	11,534,762	10,923,772	10,630,410	3,321,347	4,799,767
Total Deposits	14,486,364	14,429,061	14,219,034	13,543,459	13,273,511	11,546,805	12,452,836
Stockholders' Equity	1,912,537	1,668,900	1,849,847	1,616,772	1,440,405	1,297,896	1,152,015
Performance Measures							
Net Income	$ 82,971	$ 63,224	$ 276,603	$ 227,242	$ 206,853	$ 251,504	$ 207,734
Return on Average Assets	1.89 %	1.45 %	1.56 %	1.39 %	1.37 %	1.71 %	1.53 %
Return On Average Common Stockholders' Equity	17.91	15.63	16.05	14.98	15.13	20.73	19.26
Capitalization							
Tangible Common Equity to Total Tangible Assets	10.46 %	8.89 %	10.37 %	9.25 %	8.85 %	8.81 %	7.45 %
Tier 1 Capital to Risk-Weighted Assets	11.87	11.48	11.66	11.42	10.91	9.55	9.95
Common Equity Tier 1 Capital to Risk-Weighted Assets	11.86	11.48	11.65	11.42	10.92	9.55	9.96
Total Capital to Risk-Weighted Assets	13.13	12.93	12.93	12.9	12.45	11.03	11.58
Tier 1 Capital to Average Assets	10.71	9.48	10.26	9.59	9.12	9.29	7.39
Asset Quality (%)							
Net charge-offs to Average Total Loans	0.25 %	0.19 %	0.21 %	0.09 %	0.01 %	0.08 %	0.03 %
Nonperforming Loans to Total Loans	1.28	0.57	1.23	0.34	0.18	0.15	0.25
Nonperforming Assets to Total Assets	1.00	0.4	0.97	0.26	0.14	0.12	0.05
Allowance to Total Loans	1.25	1.28	1.25	1.3	1.32	1.25	1.22
Other Information							
Yield on Average Earning Assets*	5.75 %	5.69 %	5.78 %	5.97 %	5.56 %	3.94 %	3.18 %
Cost of Funds*	2.37	2.95	2.87	3.39	2.95	0.66	0.26
Interest Spread*	2.84	2.12	2.34	1.84	1.83	2.96	2.82
Net Interest Margin*	3.53	2.92	3.12	2.82	2.81	3.32	2.94
Book Value per Share	$ 34.99	$ 30.57	$ 33.87	$ 29.63	$ 26.45	$ 23.89	$ 21.24
Number of Full-Service Offices	33	33	33	33	30	26	23
Number of Employees (Full-Time Equivalent)	668	636	666	630	591	571	502

*FTE – fully taxable equivalent

This document contains statements related to dividends that are not based on historical facts and constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. By nature, such forward-looking statements are based on various assumptions and involve inherent risks and uncertainties that could cause actual results to differ materially from those expressed in or implied by the forward-looking statements. Among other risks, there can be no guarantee that the board of directors of ServisFirst Bancshares, Inc. will approve a quarterly dividend in future quarters, and the timing, payment, and amount of future dividends (if any) may differ significantly from past dividends. ServisFirst Bancshares, Inc. cautions that such forward-looking statements, wherever they occur in this document or in other statements attributable to ServisFirst Bancshares, Inc., are necessarily estimates reflecting the judgment of ServisFirst Bancshares, Inc.'s senior management and involve a number of risks and uncertainties that could cause actual results to differ materially from those suggested by the forward-looking statements. For discussion of these and other risks that may cause actual results to differ from expectations, please refer to "Cautionary Note Regarding Forward-looking Statements" and "Risk Factors" in our most recent Annual Report on Form 10-K, in our Quarterly Reports on Form 10-Q, and our other SEC filings. If one or more of the factors affecting our forward-looking information and statements proves incorrect, then our actual results, performance or achievements could differ materially from those expressed in, or implied by, forward-looking information and statements contained herein. Accordingly, you should not place undue reliance on any forward-looking statements, which speak only as of the date made. ServisFirst Bancshares, Inc. assumes no obligation to update or revise any forward-looking statements that are made from time to time. More information about ServisFirst Bancshares, Inc. may be obtained over the Internet at www.servisfirstbancshares.com

EQUAL HOUSING LENDER Member FDIC

FIRST BANK



Deposit & Treasury Proposal

Comprehensive Banking Services

July 23, 2026

Presented By

Charlene Baker, VP
Branch Manager
Black Mountain, NC 28711
828-669-8432
charlene.baker@localfirstbank.com

Stephanie Franklin, SVP
Treasury Services Sales Officer
Asheville, NC 28801
828-423-2701
sfranklin@localfirstbank.com

FIRST BANK

REQUEST FOR TREASURY PROPOSAL

COMPREHENSIVE BANKING SERVICES

July 23, 2026

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July 23, 2026

Greta Gibson
Town of Black Mountain
160 Midland Ave
Black Mountain, NC 28711

Dear Greta:

Thank you for the opportunity to present our products and services. First Bank is committed to providing our customers with innovative technology, personal service, and access to decision-makers. We believe you will see the benefits of this winning combination.

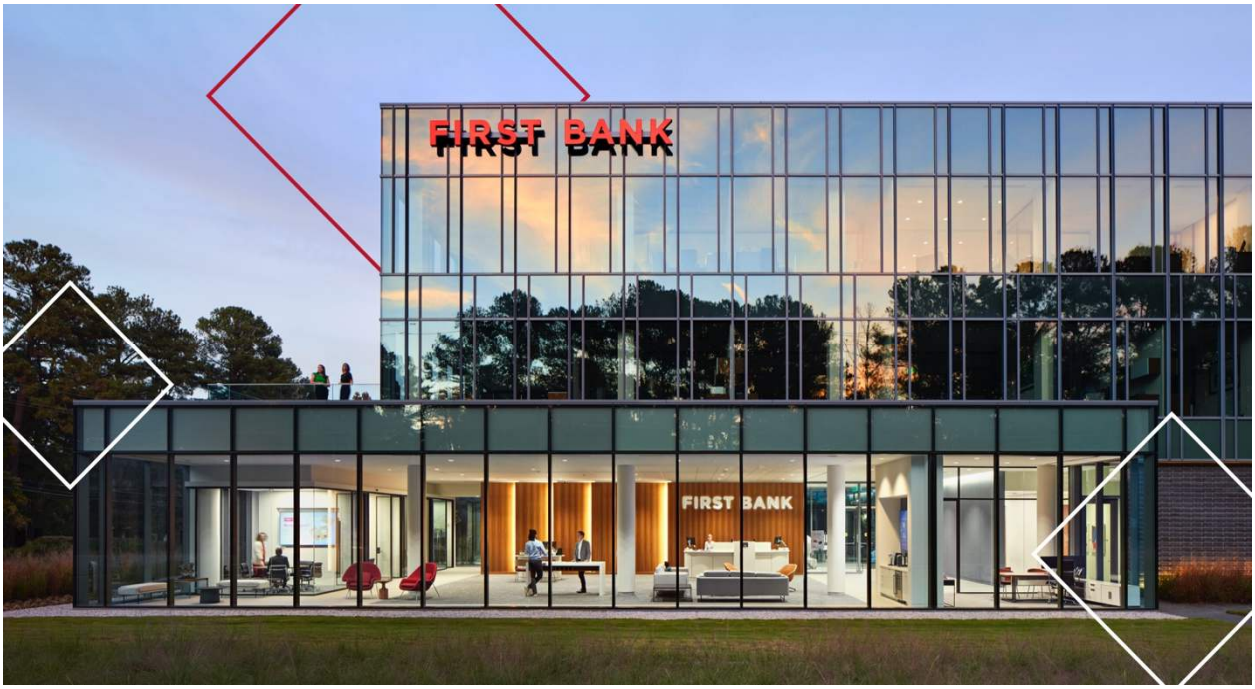
- The personal service of a community bank
- The variety of products to help you efficiently manage your finances
- The financial strength to ensure we will be your long-time financial partner

First Bank prides itself on having the best people backed by the right technology, products, and services. We understand your desire to control expenses, operate efficiently, and maximize earnings and are confident that we can support you with the quality service you deserve.

Sincerely,

Charlene Baker
Branch Manager
First Bank

Stephanie Franklin
Treasury Services Sales Officer
First Bank



“To be the best community bank in every community we serve and through every delivery channel we offer”

Who We Are

We were founded in 1935 and have grown into the largest independent community bank headquartered in North Carolina. Today we offer a full suite of financial services — from lending to checking, mobile tools, to payroll services. After decades of providing personalized service, our mission has remained the same: to help our communities and customers achieve financial independence, to prosper, and to pursue the passions that drive their dreams.

4th
largest bank headquartered in NC (largest community bank)

$12.7
billion in assets

$8.7
billion in loans

$10.7
billion in deposits

Corporate Profile

- Our headquarters is located in Southern Pines, NC.
- We operate more than 110 branches across the Carolinas, from the mountains to the coast.
- First Bancorp, our holding company, is traded on the NASDAQ Global Select Market under the symbol "FBNC."
- First Bank subsidiaries include Magnolia Financial and CarBucks Floor Plan.

Our History

1935 Opened as Bank of Montgomery in Troy, NC

1985 Name changed to First Bank

1987 Traded publicly on the NASDAQ under the symbol "FBNC"

2003 Expansion into South Carolina through acquisition of Carolina Community Bank with three branches in Dillon County

2009 Acquisition of Cooperative Bank ($974M in assets) and addition of 18 branches

2011 Acquisition of Bank of Asheville ($200M in assets) and addition of five branches

2013 Headquarters moved to Southern Pines, North Carolina

2017 Acquisitions of Carolina Bank ($706M in assets) and Asheville Savings Bank ($803M in assets), adding 20 branches and a Triad regional headquarters

2019 Recognized by *Fortune* as one of the Top 100 Fastest-Growing Companies and by *Forbes* as a Best-In-State Bank in North Carolina

2020 Recognized again by *Forbes* as the Best-In-State Bank in North Carolina

2021 Opened Triangle regional headquarters in Raleigh and once again topped the *Forbes* Best-In-State list for North Carolina

2022 Acquisition of Select Bank & Trust ($1.8B in assets) and addition of 11 branches
Ranked #18 in S&P Global Market Intelligence's Top 50 Public Banks

2023 Acquisition of GrandSouth Bank ($515M in assets) and addition of 8 branches across South Carolina



Our Culture

Our Promise to Service Excellence

Our corporate culture is centered on Service Excellence. We commit to Safety and Soundness, Knowledge and Accuracy, Courteous Service, and providing Convenience and Ease so that our customers choose when, where, and how they do business with us.

Corporate Citizenship

We are the bank for people who believe in the Power of Good. For nearly 100 years, we have been changing lives by giving communities access to the financial services and support they need. Through our Power of Good corporate citizenship program, we invest in the power of people to move our communities forward. At its heart, The Power of Good aims to make a tangible, long-term difference in people's lives, to engage and energize associates and customers, and to build upon the bank's reputation as a pillar of support in communities across the Carolinas.

Read more on our initiatives at: localfirstbank.com/powerofgood



Working With Us

At First Bank, you will enjoy one-on-one attention and comprehensive support from our entire team of business experts. You are not just another number in a database —you are a partner.

You will also learn firsthand how powerful working with an independent bank can be — capable of delivering everything the big banks can — but with a unique agility and unparalleled personalization.

Business Services
First Bank offers a wide range of business banking and government services from deposit and loan services, credit cards, and treasury services including electronic funds transfers (ACH), online wires, Remote Deposit Capture, and Positive Pay. We partner with BASYS Processing for merchant processing.

Recommendation Summary

Commercial Analysis Account with Investment Sweep - Operating Account

Based on the information received, we recommend our Commercial Analysis account type for your general operating account. With this account type, an earnings credit, based on monthly average collected balance, is used to offset some or all activity fees. First Bank is happy to offer an Earnings Credit Rate of 1.00% APY.

The following services are included:

- ACH Services ($25/month + $0.10 per transaction)
- Remote Deposit Capture ($75/month)
- Check Positive Pay ($75/month)
- ACH Positive Pay ($50/month)
- Account Recon ($25/month – master account, $10/month – sub account)
- Online Wires (Per wire fee – Domestic $15, International $45)
- Direct File Transmission/SFTP ($25/month)
- Investment Sweep ($125/month)

Sweep to Commercial Investment Account:

The Sweep account eliminates the need to manually transfer balances to an interest-bearing account. A target balance of $1,750,000 would remain in the Operating Account to offset fees. Balances over that amount would sweep automatically to the interest-bearing account, earning 1.25%APY. When balances fall below the $1,750,000 target in the Operating Account, funds are swept back to it to maintain the target balance. The Sweep account eliminates the need to manually transfer balances back and forth between the checking account and the interest account while allowing for a maximum return.

Based on statements provided:

- *Minimum/Target balance of $1,750,000 in Operating offsets fees with ECR of 1.00%*
- *Estimated monthly fee of $0 on Operating account with minimum balance maintained*
- *Excess funds sweep to investment account earning 1.25%APY*

Online Banking

First Bank's system is internet driven and requires no special software.

Features include:

- Up to 18 months of cleared transaction history
- Previous day's activity available following day, with some available same day
- Online statements and advanced search capabilities
- Online check images (front and back)
- Real-time, online stop payments
- Initiate Domestic Online Wire Transfers until 5:30 pm with the ability to retain information for recurring wires
- Make tax payments using EFTPS
- Robust user entitlements including approval authority levels
- Online banking administrator(s) are set up with access to set up new users
- Transfers between First Bank accounts are real-time and can be made up to 8:00 pm for same-day credit
- Ability to establish dual approvals for fund transfers, ACH transactions, or wires
- Ability to set up the use of Secure Access Codes (SAC) for transactions
- Quick downloads of all cleared items
- Online Demo available via our website (www.localfirstbank.com)
  Click on Business, then search for Treasury Services Hub

Security

- First Bank has multiple control factors in place to protect your information and prevent our systems from being compromised. These layers have protected our systems; however, we continue to evaluate and update controls as technology changes. Online banking is protected using:
  - Multifactor authentication (MFA): This is a security system in which more than one form of authentication is implemented to verify the legitimacy of an attempt to log in online. In contrast, single factor authentication (SFA) involves only a user ID and password.
  - Web browser is required to have 128-bit encryption capability. This feature helps prevent anyone from "eavesdropping" on your data as it travels between you and the bank. As a user, you don't have to do a thing except make sure you have a version of a web browser that can participate in this process.
  - In addition to your personal password security, we provide an additional security measure with Secure Access Codes. Secure Access Code strengthens the safeguards in place at login by adding steps to verify your identity.

Treasury Tools

Account Structure

Automate the cash flow between operating accounts, investment, or credit facilities, to maximize efficiency and optimize cash on hand

Options Include:

- Investment Sweep (recommended)
- Zero-Balance Account: Primary and Sub-accounts
- Line of Credit Sweep

Electronic Payments

All ACH tools (Collections, Payments, Payroll) may be created in a template or freeform format, or by uploading a file within your First Bank online banking system. These transactions may also be set up to reoccur for an indefinite or finite period. First Bank's online banking system accepts all NACHA formatted files. Our system provides clear confirmation of file submission and several options for file approval. Upon submission of the file you have the option of notifying an approver that the file is ready. With our mobile options, the approver has the option of authorizing the transaction using their mobile smartphone.

Remote Deposit Capture

This time-saving product allows you to make deposits into your First Bank account electronically. All you need is an internet-enabled PC or Mac with a browser and a check scanner.

Features Include:

- Deposits can be made for multiple accounts using the same scanner
- State-of-the-art recognition software to capture the check image and amounts
- Dual Approval capability to release deposits to the bank
- Make deposits until 6:00 pm on the business day for same-day credit
- Easy image search and retrieval
- No detail input necessary, our scanner reads the dollar amount on each check

ACH Positive Pay

ACH Positive Pay helps guard against unauthorized electronic activity. Any ACH item that does not meet the authorized vendor parameters specified by the customer will have to be approved for payment.

Features Include:

- Define preauthorized ACH transaction rules for each account
- Parameters include originating company and transaction type
- Customer defined cap for the maximum authorized dollar amount, if requested
- Daily cutoff of 11:00am EST
- Email and/or text notification of exception items
- Items are returned if no decision is made.

Check Positive Pay

Check Positive Pay compares each check presented for payment against the customer's issued check file. Customer can view images of checks before deciding which items to pay or return, monitor daily incoming clearings and return fraudulent items.

Features Include:

- Single sign-on with our online banking
- Customizable issued check file – we map to your file
- Manual check entry available
- Real-time recognition of entered checks in bank systems to accommodate quick check-cashers
- Email and/or text notification of exception items
- Items are returned if no decision is made.

Account Reconciliation

First Bank offers both full and partial account reconciliation and check serial sort. Our account reconciliation service includes secure file transmission of all cleared items and detailed account reconciliation reports which can be customized based upon your requirements. File transmission is available electronically in the following formats: CSV, Excel, and BAI2.

Merchant Services

Our partner-provider, BASYS Processing , will be delighted to provide a proposal based on current statements.

Mastercard Business Card with Rewards

A First Bank Mastercard® Business Card with Rewards provides the financial freedom to make everyday and monthly business purchases in a convenient and secure way.

- With our Mastercard Business Card with Rewards, you can **earn 1.25 points for every $1 spent** on qualified purchases. Calculate your points from everyday and monthly purchases with our online rewards calculator.
- Employee liability protection program that protects companies and financial institutions from employee misuse of charge privileges.
- Protect yourself from fraudulent use of your card information online when you register your card with Mastercard SecureCode™.
- You have 26 days when you're not charged interest for purchases you've made, so long as you pay your balance in full on time.
- With our Mastercard Business Card with Rewards, you'll receive a year-end account summary, a convenient tool for accounting and tax preparation which helps you identify and manage your personal spending trends and patterns.
- 0% introductory APR for the first 6 months for new cardholders. After 6 months, a variable rate will apply.

Employee Benefits

First@Work for all Employees with Direct Deposit

As a benefit to your employees, we offer our First@Work package. First@Work features checking, savings, credit, and financial wellness tools with built-in benefits. The highlights of this program are below:

Checking & Savings

- Checking account with no monthly maintenance fee with a direct deposit
- One free overdraft annually
- One free order of checks
- No-hassle savings account when you set up a $10/month auto-transfer or maintain a minimum daily balance of $300

Peace of Mind

- IDProtect® – Identity Theft Monitoring and Resolution service that includes:
  - Credit file monitoring
  - Up to $10,000 identity theft expense reimbursement coverage
  - And more!
- Cell phone protection

Financial Wellness

- Personal financial management tool
- Financial education tool

Convenience

- More than 100 branch locations across the Carolinas
- No First Bank fees at out-of-network ATMs plus with our ATM fee rebates we will refund up to $15/month of fees charged by other ATM owners
- Free digital banking and free mobile app with check deposit and Zelle®

***First @ Work Flyer attached*

Fee Schedule

FIRST BANK ANALYSIS		
Monthly Maintenance	$20.00	per month
Deposit Ticket Charge	$0.60	per ticket
Checks Paid	$0.20	per item
Deposited Items	$0.15	per item
POS Debits	$0.30	per item
Cash Deposits	$0.18	per $100 of deposited
ACH Debits	$0.20	per debit
ACH Credits	$0.35	per credit
Straps of Currency Chg	$0.75	per strap
Rolled Coin Chg	$0.12	per rolled coin
Disposable Night Deposit Chg/Drop Charge	$2.00	per bag
Return Check Charge	$7.00	per item
Return Checks Special Charge	$10.00	per return item
Incoming wire transfers	$18.00	per item
Domestic Wire Transfers (in branch)	$25.00	per transfer
International Wire Transfers (in branch)	$55.00	per transfer
Stop Payment	$35.00	per item
TREASURY SERVICES		
Remote Deposit Capture (RDC) <100 items	$35.00	per month
Remote Deposit Capture (RDC) 100-500 items	$50.00	per month
Remote Deposit Capture (RDC) >500 items	$75.00	per month
Anytime Deposit (RDC Mobile Feature)	$2.50	per user per month
Commercial Treasury Online Platform (includes up to 40 entities)	$40.00	per month
Online Domestic Wire Transfers	$15.00	per transfer
Online International Wire Transfers in USD	$45.00	per transfer
ACH Originator Monthly Maintenance	$25.00	per month per TIN
ACH transactions	$0.10	per debit or credit
ACH Same Day Transactions	$1.00	per item
ACH Returned Items & Notice of Change	$5.00	per item
Positive Pay (Check with Payee Match)	$75.00	per month
Positive Pay (ACH & Reverse)	$50.00	per month
Positive Pay - suspect items	$0.10	per suspect item
Account Reconciliation	$50.00	per month
Account Recon - item fee	$ 0.06	per issue item
Direct Transmission	$25.00	per month per TIN per file type transmitted
Direct Transmission Implementation	$200.00	one-time per transmission setup
Commercial Courier Transport Services – priced upon request		per month
Commercial Courier Vault Monthly Maintenance	$75.00	per month per TIN or safe
Commercial Courier Cash Safe Provisional Credit	$0.10	per $100 deposited
Bulk Statement Delivery - Web-CD	$20.00	per month per TIN

Bulk Statement Delivery - Web-CD Item	$0.06	per item
Commercial Investment Sweep	$125.00	per month
Commercial Line of Credit Sweep	$125.00	per month
Zero Balance Account Master Account	$25.00	per month
Zero Balance Account Sub Account	$10.00	per month
DACA Implementation	$1,000.00	one-time at setup
DACA Monthly Monitoring	$150.00	per month per acct
Lockbox Services – priced upon request		per month
Merchant Processing – priced upon request		Per month
Print & Mail Services – priced upon request		Per month