



Addendum to the Disclosure of Products and Fees

Checking and Savings

Effective February 11, 2022

This addendum supplements the First Citizens Bank Disclosure of Products and Fees-Checking and Savings and presents additional information specific to Premier Executive Checking account. Except as provided below, the Premier Executive Checking account is subject to the limitations and fees described in the Disclosure of Products and Fees –Checking and Savings. For a full listing of fees, please refer to the Disclosure of Products and Fees –Checking and Savings.

Premier Executive Checking Account

Account Fees and Requirements

This is a tiered interest rate account. The interest rate and annual percentage yield for all tiers are as follows:

As of _____

Premier Executive Checking Tiers	If Your Daily Balance is at least	But Less Than	The Interest Rate Applied Daily to the Entire Collected Account Balance Is:	With an Annual Percentage Yield of:
Tier 1	\$0	\$10,000	_____	_____
Tier 2	\$10,000	\$50,000	_____	_____
Tier 3	\$50,000	Unlimited	_____	_____

Account Opening Requirement:

- Minimum deposit required to open account\$100.00

You can avoid monthly service charges if you:

- Maintain a combined daily balance of \$50,000 or more in these account types:
 - Premier Executive Checking
 - Together Card
 - Regular Savings
 - Online Savings
 - Tiered Money Market Savings
 - CDs
 - IRAs
 - First Citizens Investor Services Account

Monthly Service Charges:

Monthly maintenance fee	\$50.00
Per check or paper draft	None
Per electronic withdrawal/transfer	None
Per PIN-based transaction	None

CUSTOMER CONTACT FEES

Number of no charge call (automated or associate) allowed per statement period unlimited

ATM FEES AND WITHDRAWAL LIMITS**Our Fees for Using Non-First Citizens ATMs**

Cash withdrawals, funds transfers or balance inquiries	No Charge
Each denied transaction	No Charge

Other Service Fees

ATM Mini statement	No Charge
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Withdrawal Limits (per card and calendar day)

ATM daily cash withdrawal limits	\$4,000.00
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VISA DEBIT CARD FEES AND WITHDRAWAL LIMITS**Other Fees**

Visa Debit Card replacement fee	No Charge
Foreign transaction fee (for transactions initiated outside of the United States or conducted in non-U.S. currency)	3% of transaction amount

Transaction Limitations (per card and calendar day)

PIN-based transactions to purchase goods/services	\$2,000.00
Non PIN-based transactions	\$10,000.00
ATM check cashing (where available)	\$500.00

MISCELLANEOUS FEES

Cashier's checks	No Charge
Check handling	
Paper statements with check safekeeping or check imaging	No Charge
Money Orders	No Charge
Overdraft Protection Transfer (ODPT) Fee	No Charge
Travelers check products by American Express:	
Traditional Travelers Cheques	No Charge
Closing checking account	
Within six (6) months of opening	No Charge

Copy Fees:

Checks, deposit slips and other transaction items	No Charge
Interim Statement (no checks)	No Charge
Statement Copy (with checks)	No Charge

Fax Fees:

Local calling area (first page)	No Charge
Long distance within state (first page)	No Charge
Out-of-state (continental U.S.)(first page)	No Charge
Each additional page	No Charge

Form 1098 & 1099 additional copy fee (per copy)	No Charge
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Returned statement fee	No Charge
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Stop payment (including automatic debits) (per request or renewal)	No Charge
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Through automated Customer Contact Center or Digital Banking	No Charge
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Telephone transfer fee (per Rep-assisted request)	No Charge
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Undeliverable statement (per returned statement)	No Charge
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Wire Transfers:	No Charge
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Domestic, incoming	No Charge
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Domestic, outgoing	No Charge
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1 st two per calendar year	No Charge
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3 or more per calendar year	\$25.00
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