

FIRST SEACOAST BANK

COMMUNITY REINVESTMENT ACT (CRA) PUBLIC FILE

LIST OF SERVICES OFFERED AT THE BANK'S BRANCHES

Current as of April 1, 2025

DEPOSIT PRODUCTS:

Statement Savings
Business Enterprise
Business First
Business Prime
Business Savings
Business Select Money Market
NOW Checking
Essential Checking
SquareONE Checking
Kasasa® Cash
Kasasa® Cashback
Kasasa® Saver
Coastline Money Market
Milestone Money Market
Peak Money Market
91 Day Certificate
182 Day Certificate
1 Year Certificate
1 Year Certificate IRA
17 Month Certificate
18 Month Nest Egg Certificate
18 Month Certificate IRA
19 Month Bump Up Certificate
2 Year Certificate
3 Year Certificate
3 Year Certificate IRA
5 Year Certificate
5 Year Certificate IRA

LOAN PRODUCTS:

Fixed Rate Mortgage
Three Year Fixed/One Year
Adjustable Mortgage
Five Year Fixed/One Year
Adjustable Mortgage
Ten Year Fixed/One Year
Adjustable Mortgage
Freddie Mac Fixed Rate Mortgage
NH Housing Finance Program
First Time Homebuyer
Program-30 Year Fixed
Doctor Program
Investment Loans (Fixed &
Adjustable Rate)
Jumbo Mortgages
Land Loans
Construction Loans
Bridge Loans
Manufactured Home Loans (on
own land & permanent foundation,
fixed & 1 yr. adjustable)
SBA Loans
Commercial Loans
Commercial Real Estate Loans

CONSUMER LOANS:

Auto (new & used)
Recreational vehicles (auto, boat,
motorcycle, snowmobile, RVs,
etc.) (new & used)
Collateral Loans (share loans)
EDvestinU Student Loans
(offered through NHHELCO)
Equity Lines (HELOC)
Equity Loans (Fixed Rate 2nd
mortgage)
Equity Loans (Fixed Rate 2nd
mortgage investment property)
Home Improvement (Owner
occupied & investment property,
unsecured)
Personal Unsecured
Revolving Line of Credit

ADDITIONAL SERVICES:

Android Pay
Apple Pay
ATMs & Allpoint ATM Network
Automated Clearing House (ACH)
Automatic Payments & Transfers
Bank by Mail
Bill Pay
Certified checks
Credit Cards (offered through The Independent Bankers Bank, TIB)
Credit Card Merchant Services (Heartland)
Debit Card (consumer and business)
Direct Deposit
Drive up Banking (Dover, Barrington, Portsmouth & Rochester)
eStatements
Foreign currency ordering
Foreign language interpretation services
IntraFi® Network Deposits (SM)
Investment strategies and financial services and management (FSB Wealth Management)
Mobile Banking
Mobile deposit capture
Money Orders
Night depository
Notary service
Official checks
On-line banking
On-line Consumer, Mortgage and Home Equity loan applications
Overdraft Privilege
Payroll services (Heartland)
Photocopies
Positive Pay
Remote Deposit Capture
Safe Deposit Boxes (Dover & Rochester only)
Signature guarantees (Medallion, only offered to bank customers)
Stop payments
Telephone Banking
Transfer Now (available for individuals only)
U.S. Savings Bond redemption (paper bonds only)
Wire Transfers (Domestic & Foreign)
Zelle (person to person payments)
Zipper bags

All of the products and services shown are available at any office of First Seacoast Bank unless otherwise noted.

LOCATIONS & HOURS:

633 CENTRAL AVENUE, DOVER, NH 03820; 603-742-4680; FAX 603-742-7905*

Monday-Friday (Drive-up) 8:30 a.m.-5:00 p.m.
Saturday (Drive-up) 9:00 a.m.-12:00 p.m.

Monday-Friday (Lobby) 9:00 a.m.-5:00 p.m.
Saturday (Lobby) 9:00 a.m.-12:00 p.m.

6 EASTERN AVE, BARRINGTON, NH 03825; 603-664-9327; FAX 603-664-9109*

Monday-Friday (Drive-up) 8:30 a.m.-5:00 p.m.
Saturday (Drive-up) 9:00 a.m.-12:00 p.m.

Monday-Friday (Lobby) 9:00 a.m.-5:00 p.m.
Saturday (Lobby) 9:00 a.m.-12:00 p.m.

7A MILL ROAD, DURHAM, NH 03824; 603-868-1111; FAX 603-868-5107*

Monday-Friday (Lobby) 9:00 a.m.-5:00 p.m.

1650 WOODBURY AVENUE, PORTSMOUTH, NH 03801; 603-431-2212; FAX 603-436-6095*

Monday-Friday (Drive-up) 8:30 a.m.-5:00 p.m.
Saturday (Drive-up) 9:00 a.m.-12:00 p.m.

Monday-Friday (Lobby) 9:00 a.m.-5:00 p.m.
Saturday (Lobby) 9:00 a.m.-12:00 p.m.

17 WAKEFIELD STREET, ROCHESTER, NH 03867; 603-332-3740; FAX 603-332-3974*

Monday-Friday (Drive-up) 8:30 a.m.-5:00 p.m.
Saturday (Drive-up) 9:00 a.m.-12:00 p.m.

Monday-Friday (Lobby) 9:00 a.m.-5:00 p.m.
Saturday (Lobby) 9:00 a.m.-12:00 p.m.

185 GRAFTON ROAD, PORTSMOUTH, NH 03801 - ATM ONLY LOCATION*

CUSTOMER CARE CENTER

Monday-Friday 8:00 a.m.-5:00 p.m.
Saturday 8:00 a.m.-12:00 p.m.

603-742-4680 or toll free 800-462-2265
customercare@firstseacoastbank.com

* ATM location

FIRST SEACOAST BANK FEE SCHEDULE

Standard Account Fees

Abandoned/escheated property administration	\$50.00 (per account)
Account/statement research	\$25.00 per hour (\$10.00 minimum)
ATM transactions (non-FSB owned or non-Allpoint ATM)	\$2.00 per transaction
Check cashing for non-customers	\$10.00 per check
Check printing	Prices Vary
Debit card replacement fee	\$5.00
Debit card custom images	Prices vary
Deposited check return (domestic)	\$15.00
Deposited check return (foreign)	\$25.00
Dormant account fee.....	\$5.00 per month
Foreign check sent for collection	\$25.00
Foreign currency purchase	\$10.00
Foreign currency return	\$10.00
IRA transfer (closing and moving to another institution).....	\$25.00
Money order	\$5.00 per money order
Official check.....	\$8.00 per check
Paper statement delivery (checking/statement savings).....	\$3.00 per month, per statement
Paper statement delivery (SquareONE checking only)	\$2.00 per month, per statement
Same day bill payment.....	\$9.95
Statement returned for bad address	\$5.00 per month, per statement
Stop payments (including money orders and official checks)	\$33.00
Tax levies/legal service process/garnishments	\$100.00
Wire transfers outgoing domestic	\$30.00
Wire transfers outgoing international.....	\$55.00
Wire transfers incoming domestic	\$15.00
Wire transfers incoming international	up to \$38.00

Overdraft Fees

The following fees will apply to overdrafts created by checks, in person withdrawals, ATM withdrawals, or other electronic means. ATM withdrawals and everyday debit card transactions will not incur a fee unless you have opted in to allow these transactions to overdraw your account.

Returned item fee.....	\$33.00
Overdraft fee	\$33.00
Overdraft fee (uncollected funds)	\$33.00

Safe Deposit Box Fees

Safe deposit box size 3x5x22	\$50.00 annually
Safe deposit box size 3x10x22	\$70.00 annually
Safe deposit box size 5x10x22	\$85.00 annually
Safe deposit box size 10x10x22	\$150.00 annually
Safe deposit box drilling	\$250.00
Safe deposit box lost key	\$15.00
Safe deposit box late payment	\$10.00