

# FIRST SEACOAST BANK

## COMMUNITY REINVESTMENT ACT (CRA) PUBLIC FILE

### LIST OF SERVICES OFFERED AT THE BANK'S BRANCHES

*Current as of March 1, 2024*

#### DEPOSIT PRODUCTS:

Statement Savings  
NOW Checking  
Business Enterprise  
Business First  
Business Prime  
Business Savings  
Business Select Money Market  
Essential Checking  
SquareONE Checking  
Holiday Club  
Kasasa® Cash  
Kasasa® Cashback  
Kasasa® Saver  
Coastline Money Market  
Milestone Money Market  
Peak Money Market  
91 Day Certificate  
182 Day Certificate  
7 Month Certificate  
9 Month Certificate  
11 Month 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 Relief Refinance  
NH Housing Finance Program  
First Time Homebuyer Program-30 Year Fixed  
Doctor Program  
Investment Loans (Fixed & Adjustable Rate)  
Jumbo Mortgages  
Land Loans  
Construction 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)  
Motor Homes (new & used)  
Personal Unsecured



## **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  
Electronic bill payment (on-line bill pay) & same day bill payment  
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  
Remote Deposit Capture  
Safe Deposit Boxes (Dover & Rochester only)  
Signature guarantees (Medallion, only offered to bank customers)  
Stop payments  
Telephone Banking  
Traditional & Roth IRAs  
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 ST., 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.

### **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](mailto:customercare@firstseacoastbank.com)

\* **ATM location**

# FIRST SEACOAST

## BANK

### FEE SCHEDULE

#### Standard Account Fees

Abandoned/escheated property administration per account .....	\$50.00
Account research (including statement research) .....	\$25.00 per hour (\$10.00 minimum)
ATM transactions (non-FSB owned or non-Allpoint ATM) .....	\$2.00 per transaction
Bank checks (money orders and official checks) .....	\$5.00
Check printing .....	Prices vary
Deposited check return (domestic) .....	\$15.00
Deposited check return (foreign) .....	\$25.00
Foreign check sent for collection .....	\$25.00
Foreign currency purchase .....	\$10.00
Foreign currency return .....	\$10.00
Paper statement delivery (checking and statement savings) .....	\$2.00 per month
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) .....	\$30.00
Tax levies/legal service process/garnishments .....	\$35.00 minimum
Wire transfers outgoing domestic .....	\$25.00
Wire transfers outgoing international .....	\$55.00
Wire transfers incoming domestic .....	\$12.00
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. We do not charge a fee for items returned due to insufficient funds.

Overdraft charge (items paid against insufficient or uncollected funds) .....	\$30.00
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#### Safe Deposit Box Fees

Safe deposit box size 3x5x22 .....	\$50.00 annually
Safe deposit box size 3x10x22 .....	\$60.00 annually
Safe deposit box size 5x10x22 .....	\$75.00 annually
Safe deposit box size 10x10x22 .....	\$125.00 annually
Safe deposit box drilling .....	\$250.00
Safe deposit box lost key .....	\$15.00
Safe deposit box late payment .....	\$10.00