

FIRST SEACOAST BANK

COMMUNITY REINVESTMENT ACT (CRA) PUBLIC FILE

LIST OF SERVICES OFFERED AT THE BANK'S BRANCHES

Current as of March 1, 2023

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
Kasasa® Tunes
Peak Money Market
Premier Money Market
Milestone Money Market
91 Day Certificate
182 Day Certificate
7 Month Certificate
1 Year Certificate
1 Year Certificate IRA
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
One Year Adjustable 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
Investment strategies and financial services and management (FSB Wealth Management)
Mobile Banking
Mobile deposit capture
Money Orders
Night depository
Notary service
Official checks
Online banking
Online 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.
Saturday (Lobby) 9:00 a.m.-12:00 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

* 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
---	---------

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