

# FIRST SEACOAST BANK

## COMMUNITY REINVESTMENT ACT (CRA) PUBLIC FILE

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

*Current as of March 1, 2021*

#### **DEPOSIT PRODUCTS:**

Passbook & Statement Savings  
NOW Checking  
Business Enterprise  
Business First  
Business Prime  
Business Savings  
Essential Checking  
Holiday Club  
Kasasa<sup>®</sup> Cash  
Kasasa<sup>®</sup> Cashback  
Kasasa<sup>®</sup> Saver  
Kasasa<sup>®</sup> Tunes  
Peak Money Market  
Premier Money Market  
91 Day Certificate  
182 Day Certificate  
10 Month Certificate  
1 Year Certificate  
1 Year Certificate IRA  
17 Month Certificate  
18 Month Nest Egg Certificate  
18 Month Certificate IRA  
2 Year Certificate  
30 Month Bump Up 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  
Freddie Mac Relief Refinance  
NH Housing Finance 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

## **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  
Fax Service  
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  
On-line banking  
On-line Consumer, Mortgage and Home Equity loan applications  
Overdraft Privilege  
Payroll services (Heartland)  
Photocopies  
Zelle (person to person payments)  
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)  
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.

### **ONE MARKET SQUARE, PORTSMOUTH, NH 03801** \* ATM only

### **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 9:00 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

Account research (including statement research).....	\$25.00 per hour (\$10.00 minimum)
ATM transactions (non-FSB owned or non-Allpoint ATM) .....	\$1.00 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
Safe deposit box drilling .....	\$250.00
Safe deposit box lost key .....	\$15.00
Safe deposit box late payment.....	\$5.00
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).....	\$27.00
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.

Overdraft protection (sweep transfer) .....	\$5.00
Overdraft charge (insufficient funds) .....	\$30.00
Overdraft charge (returned checks).....	\$30.00
Overdraft charge (uncollected funds) .....	\$30.00