

BUSINESS DEPOSIT ACCOUNTS

Fee and Information Schedule

[Effective January 28, 2019]





Contact Us

www.bankbac.com

Customer Service Department

(877) 226-5820 Monday - Friday: 8am - 6pm Saturday: 9am - 2pm

BAC Community Bank Branch Locations

Antioch

1411 A St. (925) 776-2200

Brentwood

740 First St. (925) 634-2111

Brentwood Country Club

2251 Balfour Rd. (925) 308-7011

Concord

2090 Diamond Blvd. (925) 609-1970

Discovery Bay

14804-A Highway 4 (925) 634-0112

Lodi

1610 W. Kettleman Ln. (209) 367-9400 **Modesto**

1625 J St. (209) 544-2227

Oakley

1070 Laurel Rd. (925) 625-4990

Stockton

2001 W. March Ln. (209) 473-6859

Stockton Cal-Weber

517 E. Weber Ave. (209) 944-1807

Tracy

951 N. Central Ave. (209) 855-8150



Introduction

Welcome to BAC Community Bank. We appreciate your banking relationship and are committed to meeting all your banking needs and services.

This Fee and Information Schedule, in combination with *Your Deposit Account Agreement & Disclosure*, describes the terms of your deposit accounts with the Bank.

You, the customer, may also be referred to as "you" and "yours." BAC Community Bank may also be referred to as "the Bank," "we," "us," and "our."

Paperless statements refers to you authorizing delivery of bank account statements electronically instead of receiving paper statements by postal mail by consenting to our Electronic Disclosure and Consent.

By opening an account with the Bank, you agree to pay for our services as described in this booklet. Fees will be deducted from your account. If your account does not have enough money an overdraft may occur. If your account is closed, you are responsible for any outstanding fees.

There may be an additional service the Bank offers that is not included in this booklet. Please contact the Bank if you need other services.

We may change this booklet at any time. We will notify you as required by law should changes, additions or deletions occur.

Table of Contents

| Contact and Location Information | 2 |
|-------------------------------------|----|
| Introduction | |
| Business Checking Accounts | |
| Analyzed Business Checking Accounts | |
| Business Savings Accounts | 10 |
| Business Certificates of Deposit | |
| Business Service Fees | |
| Glossary | 16 |

[Effective January 28, 2019]



Business Checking Accounts

| | Commerce 100 | Commerce 200 | Commerce 200 with Interest |
|--|--|--|--|
| Minimum Opening Deposit | \$100 | \$100 | \$100 |
| Transaction Fees ¹ | First 100/Month - No Charge Over 100/Month - \$0.25 each | First 200/Month - No Charge Over 200/Month - \$0.25 each | First 200/Month - No Charge Over 200/Month - \$0.25 each |
| Cash Deposit Charge | First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited | First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited | First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited |
| Monthly Service Charge | \$10 | \$25 | \$30 |
| Monthly Service Charge Waived with Average Monthly Balance of: | \$2,500 | \$25,000 | \$30,000 |
| Interest See current Rate Sheet. Minimum balance may apply. | None | None | Variable rate, subject to change at Bank's discretion |

Money Service Business and Private ATM Service Provider accounts not eligible.

Any business checking account with over 500 transactions posted per monthly statement cycle or routine uncollected funds, may be reviewed and converted to a Commerce Analyzed Checking account. If the Bank converts your account you will be notified in advance.

¹Transaction- refers to any combination of deposits (except mobile), deposited items (transit only), paid items, including paper and electronic.



Business Checking Accounts

| | Commerce 500 | Commerce 500 with Interest |
|--|--|--|
| Minimum Opening Deposit | \$100 | \$100 |
| Transaction Fees ¹ | First 500/Month - No Charge Over 500/Month - \$0.25 each | First 500/Month - No Charge Over 500/Month - \$0.25 each |
| Cash Deposit Charge | First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited | First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited |
| Monthly Service Charge | \$35 | \$40 |
| Monthly Service Charge Waived with Average Monthly Balance of: | \$35,000 | \$40,000 |
| Interest See current Rate Sheet. Minimum balance may apply. | None | Variable rate, subject to change at Bank's discretion |

| Attorney Client Trust ² |
|--|
| \$100 |
| None |
| None |
| \$15 (Deducted from interest earned) |
| N/A |
| Variable rate, subject to change at Bank's discretion |

Money Service Business and Private ATM Service Provider accounts not eligible.

Any business checking account with over 500 transactions posted per monthly statement cycle or routine uncollected funds, may be reviewed and converted to a Commerce Analyzed Checking account. If the Bank converts your account you will be notified in advance.

¹Transaction- refers to any combination of deposits (except mobile), deposited items (transit only), paid items, including paper and electronic.

² Attorney Client Trust account is subject to the rules governing attorney trust accounts in the state of California. These rules cover payment of interest, reporting of information and the attorney's responsibility to pay for fees assessed in connection with the account that are not nettled against the interest.



Analyzed Business Checking Accounts

| | Commerce A | nalyzed Checking |
|-------------------------|---|------------------|
| Minimum Opening Deposit | | \$100 |
| Monthly Service Charge | | \$20 |
| Transaction Fees | Credits Deposit \$1.50 each Remote Deposit \$1.35 each Mobile Deposit \$0.60 each Credit \$0.10 each Deposited Item \$0.17 each Cash Deposit \$0.15 per \$100 | Debit\$0.17 each |

Recoupment Fee

The FDIC charges each insured bank a fee to cover its share of cost of providing deposit insurance to depositors. The FDIC does not charge a bank's depositors for deposit insurance or require banks to pass the cost of deposit insurance on to their depositors. The FDIC does allow a bank to recoup the cost of deposit insurance from its depositors, so long as the fee the bank charges its depositors does not reveal information that could be used to determine the bank's confidential supervisory ratings or mislead depositors by implying the FDIC is charging the fee. The Bank assesses this Recoupment fee to partially recover insurance premiums it pays to the FDIC. The amount of the recoupment fee appears on your monthly Demand Deposit Account Analysis Statement and is based on your average Ledger Balance.

Earnings Credit

An Earnings Credit is used to offset the fees listed above and certain fees noted in the schedule of fees section of the disclosure. The Earnings Credit is calculated by applying an earnings credit rate to the investable balance. The earnings credit rate is determined by the Bank and is subject to change at the Bank's discretion. Interest paid to the account is deducted from the Earnings Credit amount. When your fees exceed your Earnings Credit, a service charge will be assessed for the excess amount.

Negative Available Balance Charge

A rate of 15% is applied to your average negative available balance for the monthly statement cycle.

Deposi⁻

A Deposit consists of a deposit of checks and/or currency made at a branch location including ATM, night drop and deposits picked up by a courier.

Remote Deposit

A Remote Deposit consists of a deposit of checks using the Bank's remote deposit capture system.

Mobile Deposit

A Mobile Deposit consists of a deposit of a single check using the Bank's mobile banking service.

Deposited Item

A Deposited Item is a check, draft, cashier's check, money order or other paper document that is deposited into your account.

Cash Deposited

Cash Deposited is coin and currency that is deposited into your account.



Credit

A Credit is any of the following types of transactions:

- ACH Credit
- ACH Settlement Credit
- Automatic Transfer
- Direct Deposit
- Lockbox Deposit

- Sweep Credit
- Telephone Transfer
- Wire Transfer Deposit
- Other Electronic Credits

Checks Paid

Checks Paid consists of checks and drafts presented for payment on your account, including checks that are presented electronically.

Debit

A Debit is any of the following types of transactions:

- ACH Debit
- ACH Settlement Debit
- ATM Withdrawal
- Automatic Transfer Bill Payment
- Point of Sale Debit
- Sweep Debit

- Telephone Transfer
- Wire Transfer Withdrawal
- Withdrawal
- Zero Balance Account Transfer
- Other Electronic Debits



Analyzed Business Checking Accounts

| | Commerce Analyzed Checking with Interest | | | |
|-------------------------|--|--|-------------------------|-------------|
| Minimum Opening Deposit | | \$100 | | |
| Monthly Service Charge | | \$20 | | |
| Transaction Fees | Credits Deposit | \$1.35 each \$0.60 each \$0.10 each \$0.17 each | Debit Checks Paid Debit | \$0.17 each |

Recoupment Fee

The FDIC charges each insured bank a fee to cover its share of cost of providing deposit insurance to depositors. The FDIC does not charge a bank's depositors for deposit insurance or require banks to pass the cost of deposit insurance on to their depositors. The FDIC does allow a bank to recoup the cost of deposit insurance from its depositors, so long as the fee the bank charges its depositors does not reveal information that could be used to determine the bank's confidential supervisory ratings or mislead depositors by implying the FDIC is charging the fee. The Bank assesses this Recoupment fee to partially recover insurance premiums it pays to the FDIC. The amount of the recoupment fee appears on your monthly Demand Deposit Account Analysis Statement and is based on your average Ledger Balance.

Interest

A variable rate of interest is paid on the average available balance in your account. The variable rate is subject to change at the Bank's discretion. See current Rate Sheet. Minimum balance may apply. Interest is paid in lieu of an earnings credit.

Negative Available Balance Charge

A rate of 15% is applied to your average negative available balance for the monthly statement cycle.

A Deposit consists of a deposit of checks and/or currency made at a branch location including ATM, night drop and deposits picked up by a courier.

Remote Deposit

A Remote Deposit consists of a deposit of checks using the Bank's remote deposit capture system.

Mobile Deposit

A Mobile Deposit consists of a deposit of a single check using the Bank's mobile banking service.

Deposited Item

A Deposited Item is a check, draft, cashier's check, money order or other paper document that is deposited into your account.

Cash Deposited

Cash Deposited is coin and currency that is deposited into your account.



Credit

A Credit is any of the following types of transactions:

- ACH Credit
- ACH Settlement Credit
- Automatic Transfer
- Direct Deposit
- Lockbox Deposit

- Sweep Credit
- Telephone Transfer
- Wire Transfer Deposit
- Other Electronic Credits

Checks Paid

Checks Paid consists of checks and drafts presented for payment on your account, including checks that are presented electronically.

Debit

A Debit is any of the following types of transactions:

- ACH Debit
- ACH Settlement Debit
- ATM Withdrawal
- Automatic Transfer Bill Payment
- Point of Sale Debit
- Sweep Debit

- Telephone Transfer
- Wire Transfer Withdrawal
- Withdrawal
- Zero Balance Account Transfer
- Other Electronic Debits



Business Savings Accounts

| | Commerce Money Market | Commerce Savings |
|--|--|--|
| Minimum Opening Deposit | \$100 | \$100 |
| Deposited Items ^{1,3} | First 20/Month - No Charge Over 20/Month - \$0.25 each | First 20/Month - No Charge Over 20/Month - \$0.25 each |
| Cash Deposit Charge | First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited | First \$5,000/ Deposit - No Charge Over \$5,000/Deposit - \$0.15 per \$100 deposited |
| Excess Activity Fee 1,2 | \$15 per Debit | \$15 per Debit |
| Monthly Service Charge | \$15 | \$5 |
| Monthly Service Charge Waived with Average Monthly Balance of: | \$2,500 | \$500 |
| Interest See current Rate Sheet. Minimum balance may apply. | Variable rate of interest is paid on the average available balance in your account. The variable rate is subject to change at the Bank's discretion. | Variable rate of interest is paid on the average available balance in your account. The variable rate is subject to change at the Bank's discretion. |

¹No more than 6 transfers or withdrawals of the following type are permitted during your monthly statement cycle:

- Payments to third parties by check, draft, debit card or other similar transactions
- Transfers by telephone using our automated telephone system or speaking with a bank employee on the telephone
- Transfers of payments through online, mobile and text banking (including Bill Payment)
- Pre-authorized or automatic transfers and withdrawals
- Debit card purchases

There are no limits on transfers or withdrawals made in person at an ATM, Bank branch or on any types of deposits.

² If excess activity occurs on more than an occasional basis, the Bank may be required to convert the account to a checking account or close the account.

³ A Deposited Item refers to any combination of deposits (except mobile) and deposited items (transit only), including paper and electronic.



Business Certificates of Deposit (CDs)

| | Commerce Certificate of Deposit | |
|-------------------------|--|--|
| Minimum Opening Deposit | \$2,500 | |
| Terms | From 7 days to 365 days From 1 month to 60 months | |

Interest

- The rate in effect when you open or renew your CD is fixed for the term of the CD.
- Interest is compounded when credited to the CD.
- Interest will be credited to your account monthly, quarterly, semi-annually or annually per your instructions.
- Interest can be:
 - o Credited to your CD; or
 - o Credited to your checking or savings account with the Bank.
- We use the daily balance method to calculate the interest on your CD. This method applies your fixed interest rate to the principal in the account each day.

Transaction Limitations

- You may not make any deposits into your CD before maturity.
- Principal withdrawn before maturity is subject to an early withdrawal fee.
- You may withdraw interest credited before maturity without penalty.

Renewal

- CDs automatically renew at maturity unless you withdraw the funds within the grace period.
- Renewed CDs will:
 - o Have the same term as the original term and will begin on the maturity date,
 - o Have the interest rate in effect on the maturity date for a new CD of the same term and amount.
- We may elect not to renew a CD and will notify you in advance.

Grace Period

- A grace period begins the day after maturity and lasts for:
 - o One (1) calendar day for CDs with a term of 7 to 31 days,
 - o Ten (10) calendar days for CDs with a term of 32 days or greater.
- During the grace period, you may without a penalty:
 - o Change the term,
 - o Make additional deposits,
 - o Withdrawal funds.
 - o Close the CD.
- If you withdraw funds during the grace period, we will not pay interest from the date of maturity to the date of withdrawal on the funds withdrawn.

Early Withdrawal Fee

- Withdrawals made before the maturity date are subject to an early withdrawal fee:
 - o For terms of 7 to 31 days, the fee is equal to 7 days interest on the amount withdrawn,
 - o For terms of 32 days to 364 days, the fee is equal to 1 months' interest on the amount withdrawn,
 - o For terms of 365 days or more, the fee is equal to 3 months' interest on the amount withdrawn.
- In certain circumstances, such as death or incompetence, the early withdrawal fee may be waived.



Business Service Fees

| Account Research | |
|--|--|
| Research Time (1 hour minimum) | \$40/hour |
| | 340/11001 |
| ACH Origination Fees | |
| ACH Origination Monthly Service Fee | |
| ACH File | \$2/each |
| ACH Transfer / Tax Payment | \$2/each |
| ACH Debit / Credit | \$0.15/each |
| ACH Chargeback Notification | \$5/each |
| ACH File Transmission Recall | \$30/each |
| ACH Set-Up Fee | \$250/each occurrence |
| ACH Same Day Item | |
| Technical Support | |
| This fee is assessed for a special service or assistance you require. | , , , , , , , , , , , , , , , , , , , |
| | |
| Bill Payment Online Bill Pay Monthly Sonice Foo | ¢12/manth |
| Online Bill Pay Monthly Service Fee | |
| Online Bill Pay Stop Payment | |
| Online Bill Pay Rush Payment, if available for specified payee | |
| Online Bill Pay Same Day Check, if available for specified payee | \$9.95/each |
| Cash Management | |
| Online Cash Management Monthly Service Fee | \$25/month |
| Cashier's Check | |
| Cashier's Check | \$8/each |
| | |
| Checks | . |
| Check Cashing, Non-Customer | \$5/each |
| This fee is assessed to a payee cashing a check that you issued if the payee is not a bank customer. | |
| Check Printing | |
| Counter Checks | |
| Check Copy – Archived Paid Check (front and back) | \$5/each |
| Coin / Currency | |
| Coin Ordered - Rolled | \$0.15/roll |
| Coin Ordered - Boxed | |
| Currency Ordered | . , |
| Coin Deposited, <i>subject to count</i> | · · |
| Foreign Currency | |
| Cash Vault Services | |
| | Varies |
| Collection | A0-7/ |
| Domestic - Incoming/Outgoing | |
| Foreign - Incoming/Outgoing | Varies |
| Debit Card Transactions | |
| ATM Access | No Fee |
| When you use a BAC Community Bank owned ATM you will not be charged a fee. | |
| When you use an ATM not owned by BAC Community Bank, you may be charged a fee by the ATM operator or | |
| any network and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. | |
| International Transactions | Varies |
| A fee is charged for each debit card transaction made in a foreign currency that has been converted | |
| into a US dollar amount by a network. | |
| Replacement Card | \$5/card |
| The replacement fee does not apply when we replace a card upon its expiration. | |
| Replacement Card Rush | \$50/card |
| replacement card rush | 300/calu |



| Deposits | |
|---|---|
| Deposit Adjustments, first five adjustments in a month | |
| Deposit Adjustments, beyond five in a month | |
| Deposit Slips | |
| Deposit Copy, first page | |
| Deposit Copy, each additional page | \$1/each |
| Document Copy | |
| Self Service Request | No Charge |
| We do not charge for you to access online copies of checks, deposits, or statements. | |
| Check Copy (front and back) | \$5/each |
| Deposit Copy, first page | |
| Deposit Copy, each additional page | |
| Other Requests, first page | \$5 |
| Other Requests, each additional page | |
| Legal Process Fee | |
| Legal Process Fee | ¢125/02ch |
| Includes levy, writ, garnishment, and any other legal document that requires funds to b | |
| | e attachea. |
| Lockbox | |
| Set Up Fee | |
| Standard Box (with A/R file output) | |
| Standard Box | |
| Related Account (each account) | \$150/account |
| Monthly Maintenance | |
| First Account | |
| Related Account (each account) | \$75/account |
| Website Access | |
| First Account | |
| Related Account (each account) | \$35/account |
| Other Fees | |
| Retail Transaction | · · · · · · · · · · · · · · · · · · · |
| Multiple Coupons | · · · · · · · · · · · · · · · · · · · |
| Hand Keyed Capture Fields | |
| Basic Wholesale Transaction | . , , , , , , , , , , , , , , , , , , , |
| Additional Field | \$0.15/field |
| Additional Page | \$0.15/page |
| Non-Check Transaction | \$0.15/item |
| Correspondence | · — |
| Exception Item Processing (online) | \$0.25/payment |
| SFTP Transmission (per lockbox/month) | \$35/month per lockbox |
| Post Office Box Fees | Varies |
| CD/DVD - 2 Weeks of Information | \$25/each |
| CD/DVD - 1 Month of Information | \$35/each |
| Custom Image File Output | \$200/hour, maximum \$2,000/file |
| Custom Image File Creation (setup) | \$200/hour (quoted in advance) |
| Custom Report (option) | \$200/hour, maximum \$1,000/file |
| Custom Report Creation (setup) | |
| Custom A/R Output (after initial setup) | \$200/hour, maximum \$1,000/file |
| Custom Output File Programming (setup) | |
| Custom Handling Request (reassembly, stapling, printing, shipping, etc.) | Available upon request |
| Custom Sorting or Processing | Available upon request |



| Merchant Remote Deposit | |
|--|--|
| Monthly Service with own scanner | \$50 |
| Monthly Service with leased scanner | \$80 |
| Deposit Correction | \$10/deposit |
| Scanner Purchase | Varies |
| Mobile Banking | |
| Mobile Banking Monthly Service Charge | No Charge |
| Enhanced Business Mobile Services, ACH / Wire Review & Approval (each) | |
| Mobile Deposit | |
| Mobile Deposit Monthly Service Charge | No Charge |
| Mobile Deposit Fee | |
| Night Depository | |
| Annual Rent | \$25 |
| | |
| Key Purchase | 710 |
| Non-Sufficient Funds (NSFs) Items Drawn Against Non-Sufficient Funds (NSF) | (\$221 daily mayimum) |
| | (\$231 daily maximum) |
| Created by check, in-person withdrawal, ATM withdrawal, or other electronic means | A00 (1) |
| Overdraft Fee | |
| ■ Returned Item Fee | |
| Overdraft Transfer Fee | \$8/transfer |
| When funds are transferred to cover an overdraft we may charge you a fee. | |
| Overdraft Interest Charge | |
| | average overdraft ledger balance |
| | for the monthly statement cycle. |
| | |
| Other Service Fees | |
| Endorsement Stamp | |
| Endorsement Stamp | \$20/invoice |
| Endorsement Stamp | \$20/invoice \$15/each |
| Endorsement Stamp Manual Billing Medallion Stamp Money Service Business (MSB) Application Fee | \$20/invoice \$15/each \$100/each |
| Endorsement Stamp Manual Billing Medallion Stamp Money Service Business (MSB) Application Fee Money Service Business (MSB) Designation Fee | \$20/invoice \$15/each \$100/each \$75/month |
| Endorsement Stamp | \$20/invoice \$15/each \$100/each \$75/month \$15/signature |
| Endorsement Stamp | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each |
| Endorsement Stamp Manual Billing Medallion Stamp Money Service Business (MSB) Application Fee Money Service Business (MSB) Designation Fee Notary Plastic Bag, 9x12 Plastic Bag, all other sizes | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each |
| Endorsement Stamp | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month |
| Endorsement Stamp | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month |
| Endorsement Stamp | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month \$50/month \$15/each |
| Endorsement Stamp | \$20/invoice \$15/each \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month \$50/month \$50/month \$15/each |
| Endorsement Stamp Manual Billing Medallion Stamp Money Service Business (MSB) Application Fee Money Service Business (MSB) Designation Fee Notary Plastic Bag, 9x12 Plastic Bag, all other sizes Private ATM Service Provider Account Public Account Designation Fee Signature Guarantee Sweep Account Fee Telebank Transfers | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$75/month \$15/somonth \$50/month \$50/month \$15/each \$15/each |
| Endorsement Stamp Manual Billing | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month \$15/each \$50/month \$50/month \$15/each \$50/month \$150/each \$4/each |
| Endorsement Stamp | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month \$15/each \$50/month \$50/month \$15/each \$50/month \$150/each \$4/each |
| Endorsement Stamp Manual Billing Medallion Stamp Money Service Business (MSB) Application Fee Money Service Business (MSB) Designation Fee Notary Plastic Bag, 9x12 Plastic Bag, all other sizes Private ATM Service Provider Account Public Account Designation Fee Signature Guarantee Sweep Account Fee Telebank Transfers Telephone Transfer, Non-Automated Other (third-parties may impose additional charges) | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month \$50/month \$50/month \$15/each \$50/month \$15/each \$4/each \$4/each |
| Endorsement Stamp Manual Billing Medallion Stamp Money Service Business (MSB) Application Fee Money Service Business (MSB) Designation Fee Notary Plastic Bag, 9x12 Plastic Bag, all other sizes Private ATM Service Provider Account Public Account Designation Fee Signature Guarantee Sweep Account Fee Telebank Transfers Telephone Transfer, Non-Automated Other (third-parties may impose additional charges) Positive Pay Positive Pay Positive Pay Monthly Service Fee | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month \$50/month \$15/each \$50/month \$150/each \$4/each \$20/account |
| Endorsement Stamp Manual Billing Medallion Stamp Money Service Business (MSB) Application Fee Money Service Business (MSB) Designation Fee Notary Plastic Bag, 9x12 Plastic Bag, all other sizes Private ATM Service Provider Account Public Account Designation Fee Signature Guarantee Sweep Account Fee Telebank Transfers Telephone Transfer, Non-Automated Other (third-parties may impose additional charges) | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month \$50/month \$50/month \$15/each \$4/each \$4/each \$20/account |
| Endorsement Stamp Manual Billing Medallion Stamp. Money Service Business (MSB) Application Fee Money Service Business (MSB) Designation Fee Notary Plastic Bag, 9x12. Plastic Bag, all other sizes. Private ATM Service Provider Account Public Account Designation Fee. Signature Guarantee. Sweep Account Fee. Telebank Transfers. Telephone Transfer, Non-Automated. Other (third-parties may impose additional charges) Positive Pay Positive Pay Monthly Service Fee Non-Decisioned Item Returned Deposited Item | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month \$50/month \$50/month \$1.50/each \$4/each \$20/account \$10/each |
| Endorsement Stamp Manual Billing Medallion Stamp Money Service Business (MSB) Application Fee. Money Service Business (MSB) Designation Fee. Notary | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$75/month \$50/month \$50/month \$15/each \$15/each \$4/each \$20/account \$10/each |
| Endorsement Stamp Manual Billing Medallion Stamp Money Service Business (MSB) Application Fee Money Service Business (MSB) Designation Fee Notary Plastic Bag, 9x12. Plastic Bag, all other sizes Private ATM Service Provider Account Public Account Designation Fee Signature Guarantee Sweep Account Fee Telebank Transfers Telephone Transfers, Non-Automated Other (third-parties may impose additional charges) Positive Pay Positive Pay Monthly Service Fee Non-Decisioned Item Returned Deposited Item | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$75/month \$50/month \$50/month \$15/each \$15/each \$4/each \$20/account \$10/each |
| Endorsement Stamp Manual Billing Medallion Stamp Money Service Business (MSB) Application Fee Money Service Business (MSB) Designation Fee Notary Plastic Bag, 9x12 Plastic Bag, all other sizes Private ATM Service Provider Account Public Account Designation Fee Signature Guarantee Sweep Account Fee Telebank Transfers Telephone Transfer, Non-Automated Other (third-parties may impose additional charges) Positive Pay Positive Pay Monthly Service Fee Non-Decisioned Item Returned Deposited Item Returned Deposited Item Returned Deposited Item Returned Deposited Item Returned Deposited Item a check or other item that we either cashed for you or accepted for dep your account is returned to us unpaid. | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month \$50/month \$50/month \$15/each \$4/each \$4/each Varies \$20/account \$10/each |
| Endorsement Stamp Manual Billing Medallion Stamp Money Service Business (MSB) Application Fee Money Service Business (MSB) Designation Fee Notary Plastic Bag, 9x12 Plastic Bag, all other sizes Private ATM Service Provider Account Public Account Designation Fee Signature Guarantee Sweep Account Fee Telebank Transfers Telephone Transfer, Non-Automated Other (third-parties may impose additional charges) Positive Pay Positive Pay Monthly Service Fee Non-Decisioned Item Returned Deposited Item | \$20/invoice \$15/each \$100/each \$75/month \$15/signature \$0.50/each \$1/each \$75/month \$15/each \$50/month \$15/each \$50/month \$150/each \$4/each \$4/each \$10/each \$10/each |





| Safe Deposit Box Annual Rent Late Fee, after 30 days delinquent Key Deposit Drilling Fee | \$10 \$10/box |
|---|--|
| Statements DDA Statement – Special Request | |
| Stop Payment Check Electronic Funds Transfer Bill Payment | \$33/each |
| Verification Audit Confirmation Verification of Account - Credit Inquiry Fee This fee is charged for deposit and/or credit account information provided to a third-party at your request. | |
| Wire Transfers Online Wire Transfer Monthly Service Fee | \$15/each \$30/each \$50/each \$25/each \$5/each |



Glossary

Available Balance

The portion of the ledger balance that the Bank treats as collected based on the Bank's current funds availability schedule.

Average Negative Available Balance

The sum of negative available balances at the close of business each day during the statement cycle divided by the number days in the statement cycle when the available balance is negative.

Average Positive Available Balance

The sum of the positive available balances at the close of business each day during the statement cycle divided by the number days in the statement cycle when the available balance is positive.

Earnings Credit

The calculation of an Earnings Credit is the investable balance multiplied by an earnings credit rate which is set at the Bank's discretion.

Investable Balance

The average of the average positive available balance during the statement cycle less required reserves.

Ledger Balance

The most current record we have of the funds that are in your account.

Required Reserves

The amount of your ledger balance that the Bank has calculated that is required to keep on deposit with the Federal Reserve Bank.