

Schedule of Fees

Account & Other Service Fees

Fee in USD or equivalent in Foreign Currency

Monthly Service Charge:

Business Checking Account: \$0.00

Money Market Deposit Account: \$0.00

Business Savings Account: \$0.00

Fund Transfers:

Incoming Wire: \$0.00

Outgoing Wire-Domestic: \$20.00 per transaction

Outgoing Wire-International: \$30.00 per transaction

Full Payment Fee: \$50.00 per transaction

International Tracer Charges/ Inquiry Telex Charges: \$15.00

Bank Check Fees:

Bank Check: \$10.00 per item

Bank Check Copy: \$10.00 per request

Bank Check Reported Lost/Reissuance: \$20.00 per reissuance

Check Replacement/Refund: \$20.00 per replacement

Excess Activity Fee:

Money Market Accounts: \$10.00 per occurrence

Savings Accounts: \$10.00 per occurrence

(For each Money Market or Savings Account transaction in excess of the limitations described in the Terms and Conditions)

Legal Processing Fee: \$100.00/request

Overdraft/Non-Sufficient Funds Services and Fees: \$30.00 per item

Stop Payment Charge: \$20.00 per request

Returned Deposited Item Fee: \$12.00 per item, \$3.00 redeposit fee.

Research: \$30.00/hour (minimum of 1 hour per request)

Item Copy Fee:

Checks/Items Drawn on Account: \$5.00 per item

Research fee may also apply for any request

Checks/Items Deposited: \$5.00 per item

Research fee may also apply in addition to the per item fee

Swift Copy: \$3.00

Statement Copy Fee: (1 free per month)

Statement Only: \$10.00 per statement

Check copy: \$3.00 per check

Account Transaction History Report: \$5.00 per report

Audit Confirmation: \$50.00

Reference Letter: \$0.00

Courier Service:

Local (NY area): At cost, minimum \$20.00

Domestic (other US area): At cost, minimum \$25.00

Intl locations: At cost, minimum \$60.00

Effective Feb, 2014 until further notice