

ACCOUNT ANALYSIS SCHEDULE OF FEES AND TERMS

Account Fees

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|--|--|
| Account Closing Fee | \$10.00, if within 90 days of account opening |
| Monthly Maintenance Charge | See specific account Truth in Savings Disclosure |
| Armored Car/Courier Service | \$30.00 + cost |
| Deposits Posted | \$1.40 each |
| Currency Deposited or Paid Out | \$.0015 per \$1 |
| Coin Deposited or Paid Out | \$.10 per roll |
| Transit Checks Deposited | \$.10 each |
| On-U.S. Checks Deposited | \$.08 each |
| Deposit Adjustments | \$3.00 each |
| Deposited Checks Re-cleared | \$3.00 each |
| Checks Paid | Per product description |
| *Additional Business Acct Fees may apply based on product selected | See product descriptions/Truth in Savings Disclosure |

Account Research and Copies

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|---------------------------------|----------------------|
| Account Research | \$30.00 per hour |
| Additional or Special Statement | \$5.00 per statement |
| Check Copy | \$1.00 each |
| Photocopy | \$1.00 per copy |

Collection Items

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|------------------------------------|--------------|
| Domestic Check – Incoming/Outgoing | \$25.00 each |
| Foreign Check – Outgoing | \$40.00 each |

Foreign Exchange Processing Fees

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|--|-----------------------------|
| Foreign Currency Notes Exchange – Bought/Sold by Bank | \$10.00 |
| Foreign Currency Notes Exchange – Bought/Sold by Bank - Equal to or Less Than \$150.00 | \$20.00 |
| Foreign Currency Notes Exchange – Overnight Express Shipping | \$15.00 (additional charge) |

Legal/Levies

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|---|--|
| Attorney Fees | Actual cost per customer need or request |
| Escheatment Notice (CA/MA) | \$2.00 |
| Failure to Furnish TIN | \$50.00 |
| Legal Process (in addition to research/copy fees) | \$100.00 |

Miscellaneous Other Fees

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|--|----------------------------------|
| Cashier's Check (available for Customers only) | \$6.00 |
| Post-dated Check | \$20.00 |
| Returned Deposited Item (IL only) | \$4.50 |
| Returned Deposited Item | \$5.00 |
| Stop Payment Order/Renewal | \$30.00 per item stopped/renewed |
| Temporary Checks | \$1.50 each |

Night Depository

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|----------------------------|---------|
| Additional/Replacement Bag | \$25.00 |
| Annual Fee | \$30.00 |

Overdraft Fees & NSF Returned Item Fees

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|---|--------------|
| Items Paid Against Nonsufficient (NSF) or Uncollected Funds (UCF) | \$30.00 each |
| Items Returned for NSF/UCF | \$30.00 each |
| Daily Maximum Fees for NSF/UCF items paid into overdraft | \$240.00 |
| Daily Maximum Fees for NSF/UCF items returned | None |

Safe Deposit Box

See Safe Deposit Box Schedule of Fees

Transfers

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|----------------------|--------------------------------|
| Telephone Transfer | \$3.00 each |
| Zero Balance Account | \$20.00 per subsidiary account |

Wire Transfer

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|--|--------------|
| Incoming Domestic & International Wire | \$10.00 each |
| Outgoing Domestic Wire | \$30.00 each |
| Outgoing International Wire (US or foreign currency) | \$40.00 each |
| Wire Amendment/Cancellation | \$15.00 each |

