SCHEDULE OF FEES

Applicable To All Accounts (unless otherwise noted)

Fees or charges incurred on your account will be deducted directly from the account balance, except as prohibited by law. In the event your account balance is less than the fee amount being assessed, the entire account balance will be applied to the fee amount and **ANY UNPAID FEE AMOUNTS WILL BE PENDED UNTIL A DEPOSIT IS RECEIVED, AT WHICH TIME THE UNPAID FEE AMOUNT WILL BE DEDUCTED FROM YOUR ACCOUNT BALANCE**. If a fee is pended, any subsequent deposits made to your account will first be applied to any negative balance and any pended fees. This means your remaining account balance will be less than your deposit to the account. We will not be held liable for any items that are dishonored or any other debts that may occur from the deduction of charges as stated in this Agreement.

Service	Fee
ATM Surcharge Fee Fee (terminal fee) for withdrawals made at an ATM within the United States ("domestic").	*A fee may be assessed by the ATM owner for use of the ATM.*
ATM Withdrawal Fee Fee for withdrawals made at an ATM within the United States not in the surcharge-free network. This fee will appear on your statement as "EFT S/C SVC CHG ATM WITHDRAW."	No charge. *A fee may appear on your receipt but will not be deducted from your account.*
ATM International Withdrawal Fee Fee for withdrawals made at an ATM outside the United States ("international"). This fee will appear on your statement as "EFT S/C SVC CHG ATM WITHDRAW."	No charge. *A fee may appear on your receipt but will not be deducted from your account.*
Check Copy Fee Fee for paper copy of the front and back of a cancelled check.	$2.50 per copy.
Checkbook Reorder Fee Fee for additional checks you may order. *Preauthorized withdrawal by check vendor – the description on your statement may vary based on the information provided by the checkbook printing vendor.*	Standard check style: no charge. Non-standard check style: Fee varies based on the style of checks ordered.
Debit Card Transaction Fee Fee for debit card use at an international ATM or Point of Sale or purchase made remotely from an international merchant. The Bank does not charge a fee, however the card processor (MasterCard® or Visa®) may assess the fee. This fee will appear on your statement as "EFT S/C SVC CHG INTRNL TRAN."	1% of the U.S. dollar amount of the transaction amount per transaction. *"Transaction amount" means the withdrawal amount plus any terminal fee amount that may be assessed, even if the terminal fee is not passed on to your account.*
Checking Account Closing Fee Fee to close your checking account if you decide to close within 90 calendar days of account opening. This fee will appear on your statement as "DDA ACCT CLOSE FEE."	No charge.
Expedited Delivery Fee Fee for overnight delivery of documents or ATM/debit cards. This fee will appear on your statement as "EXPEDITED DELIVERY."	$50.00 per delivery.
Legal Processing Fee Fee assessed if the Bank receives a lien, levy or legal request or other court-ordered instruction for your account. This will appear on your statement as "LGL PROCESSING FEE."	Lesser of $100 or the maximum permitted by law per legal request received.
Maintenance Fee *Applies to Premium Money Market and Trust Money Market Products.* Fee that will be applied on your statement closing date if the balance is below $2,500.00 any day during the statement cycle.	No charge.
Statement Copy Fee Fee for a duplicate paper copy of a periodic bank statement.	$5.00 per statement.
Stop Payment Fee Fee that applies when you stop payment on a check you wrote or an ACH transfer you initiated before the item is paid. This fee will appear on your statement as "STOP PAY CHARGE."	$20.00 per stop payment request.
Treasurers Check Fee Fee for a check for funds guaranteed by the Bank. This fee will appear on your statement as "TREASURERS CHECK."	$12.00 per check.
Wire Transfer Fee - Domestic Outgoing Fee for sending funds by wire transfer to another U.S. financial institution. * This fee will appear on your statement as "OUTGOING WIRE."	$25.00 per transfer.
Wire Transfer Fee - International Outgoing Fee for sending funds by wire transfer to a non-U.S. financial institution. * This fee will appear on your statement as "INTL WIRE XFER."	$45.00 per transfer.

* Fee(s) may be assessed by the receiving, intermediary and/or beneficiary financial institution(s) for a wire transfer returned for insufficient or incorrect information which you provided that prevented the funds from being applied to the beneficiary account. The fee(s) may vary and will be deducted from the funds returned to your account by the financial institution(s) charging the fee(s).

BUSINESS ACCOUNTS ONLY

These fees apply to Business Accounts in addition to fees listed in the "Applicable To All Accounts" section above.

Service	Fee
Wire Transfer Fee - Domestic Outgoing *(for wires initiated through TotalCash Manager (TCM))* Fee for sending funds by wire using the TCM system to another U.S. financial institution. * This fee will appear on your statement as "OUTGOING WIRE."	$12.00 per transfer.
Maintenance Fee *Applies to Business Money Market Products*. Fee that will be applied on your statement closing date if the balance is below $5,000.00 any day during the statement cycle.	No charge.

* Fee(s) may be assessed by the receiving, intermediary and/or beneficiary financial institution(s) for a wire transfer returned for insufficient or incorrect information which you provided that prevented the funds from being applied to the beneficiary account. The fee(s) may vary and will be deducted from the funds returned to your account by the financial institution(s) charging the fee(s).

Effective February 1, 2026

SCHEDULE OF FEES

Service	Fee
Line of Credit Checkbook Reorder Fee Fee for additional checks you may order.	No charge for standard style checks. Non-standard style checks will vary in cost based on style and quantity ordered.
The following services are provided at no cost to you.	
Annual Fee Fee to maintain the Line of Credit.	No charge.
Line of Credit Check Copy Fee Fee for paper copy of the front and back of a cancelled Line of Credit check.	No charge.
Expedited Delivery Fee Fee for overnight delivery of documents.	No charge.
Faxing Fee Fee to fax information you requested.	No charge.
Legal Processing Fee Fee assessed if the Bank receives a lien, levy or legal request or other court-ordered instruction related to your Line of Credit account.	No charge.
Returned Line of Credit Check Fee that applies when an item is presented for payment and there are not sufficient funds on your Line of Credit account to pay it; also known as a "bounced check" fee. Applies to checks and preauthorized withdrawals.	No charge.
Statement Copy Fee Fee for a duplicate paper copy of a Monthly Statement.	No charge.
Stop Payment Fee Fee that applies when you stop payment on a Line of Credit check you wrote before the item is paid.	No charge.
Treasurers Check Fee Fee for a check for funds guaranteed by the Bank.	No charge.
Domestic Outgoing Wire Transfer Fee Fee for sending funds by wire transfer to another U.S. financial institution. *	No charge.
International Outgoing Wire Transfer Fee Fee for sending funds by wire transfer to a non-U.S. financial institution. *	No charge.

* Fee(s) may be assessed by the receiving, intermediary and/or beneficiary financial institution(s) for a wire transfer returned for insufficient or incorrect information which you provided that prevented the funds from being applied to the beneficiary account. The fee(s) may vary and will be deducted from the funds returned to your Line of Credit account by the financial institution(s) charging the fee(s).

Effective May 1, 2026