

**BASIC BUSINESS CHECKING**

|                                                               |               |
|---------------------------------------------------------------|---------------|
| Account Maintenance (monthly).....                            | 15.00/account |
| <i>If Average Monthly Ledger Balance falls below 7,500.00</i> |               |
| 200 Transactions included per month <sup>1</sup> .....        | No Charge     |
| Excess Transactions more than 200 .....                       | 0.40 each     |
| Cash Deposits exceeding 7,500.00/cycle .....                  | 1.20/1,000.00 |

**Outgoing Domestic Wire Transfer**

|                                |                         |
|--------------------------------|-------------------------|
| Three included per month ..... | No Charge               |
| More than Three .....          | 30.00 each <sup>2</sup> |

<sup>1</sup>Includes Checks/Debits, Deposits/Credits and Deposited Items.<sup>2</sup>Discounted fee applies when conducted through Online Banking.**PERFORMANCE BUSINESS CHECKING**

|                                                                                                                                                                                            |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Account Maintenance (monthly).....                                                                                                                                                         | 20.00/account |
| <i>If Average Monthly Ledger Balance falls below 15,000.00 or if Combined Average Monthly Ledger Balances in Company's Checking, Savings or Money Market accounts fall below 25,000.00</i> |               |
| 250 Transactions Included per month <sup>1</sup> .....                                                                                                                                     | No Charge     |
| Excess Transactions more than 250 .....                                                                                                                                                    | 0.30 each     |
| Cash Deposits exceeding 10,000/cycle. ....                                                                                                                                                 | 1.20/1,000.00 |
| Paper Statement .....                                                                                                                                                                      | 2.00/account  |

**Outgoing Domestic Wire Transfer**

|                                |                         |
|--------------------------------|-------------------------|
| Three included per month ..... | No Charge               |
| More than Three .....          | 30.00 each <sup>2</sup> |

**Treasury Management Services**

|                                                                   |           |
|-------------------------------------------------------------------|-----------|
| ACH Payments and Collections Service (monthly) .....              | No Charge |
| 30 ACH Credit/Debit entries included per month <sup>3</sup> ..... | No Charge |
| Excess ACH Credit/Debit entries more than 30 <sup>3</sup> .....   | 0.30 each |

<sup>1</sup>Includes Checks/Debits, Deposits/Credits and Deposited Items.<sup>2</sup>Discounted fee applies when conducted through Online Banking.<sup>3</sup>ACH Credit/Debit does not include ACH Same Day Credit/Debit. Refer to the Fee Schedule for Treasury Management and Online Banking Services for additional information.**BUSINESS ADVANTAGE CHECKING**

|                                                                                                                                  |               |
|----------------------------------------------------------------------------------------------------------------------------------|---------------|
| Account Maintenance (monthly) .....                                                                                              | 95.00/account |
| <i>If Combined Average Monthly Ledger Balances in Company's Checking, Savings or Money Market accounts fall below 100,000.00</i> |               |
| 500 Transactions included per month <sup>4</sup> .....                                                                           | No Charge     |
| Excess Transactions more than 500 .....                                                                                          | 0.40 each     |
| Cash Deposits exceeding 25,000.00/cycle.....                                                                                     | 2.50/1,000.00 |

**Outgoing Domestic Wire Transfer**

|                               |                         |
|-------------------------------|-------------------------|
| Four included per month ..... | No Charge               |
| More than Four .....          | 30.00 each <sup>2</sup> |

**Treasury Management Services<sup>5</sup>**

|                                                               |               |
|---------------------------------------------------------------|---------------|
| Remote Deposit                                                |               |
| Maintenance – First Scanner .....                             | No Charge     |
| Maintenance – more than One Scanner (monthly) ...             | 50.00/scanner |
| ACH Positive Pay Maintenance (monthly) .....                  | No Charge     |
| Positive Pay/Reverse Positive Pay Maintenance (monthly) ..... | No Charge     |

<sup>4</sup>Includes Checks/Debits, Deposits/Credits, Paper and Deposited Items (unlimited Electronic Deposits).<sup>2</sup>Discounted fee applies when conducted through Online Banking.<sup>5</sup>Refer to the Fee Schedule for Treasury Management and Online Banking Services for additional fee information.**COMMUNITY BUSINESS CHECKING**

Available to Non-Profit Corporations/Associations

|                                                       |               |
|-------------------------------------------------------|---------------|
| Account Maintenance (monthly).....                    | No Charge     |
| 250 Transaction included per month <sup>1</sup> ..... | No Charge     |
| Excessive Transactions more than 250 .....            | 0.45 each     |
| Cash Deposits exceeding 10,000/cycle .....            | 1.20/1,000.00 |
| Paper Statement .....                                 | No Charge     |

<sup>1</sup>Includes Checks/Debits, Deposits/Credits and Deposited Items.**PREMIUM BUSINESS CHECKING**

|                                                                   |               |
|-------------------------------------------------------------------|---------------|
| Account Maintenance (monthly).....                                | 25.00/account |
| <i>If Average Monthly Collected Balance falls below 10,000.00</i> |               |
| 250 Transactions included per month <sup>1</sup> .....            | No Charge     |
| Excess Transactions more than 250 .....                           | 0.35 each     |
| Cash Deposits exceeding 7,500.00/cycle .....                      | 1.20/1,000.00 |

**Outgoing Domestic Wire Transfer**

|                                |                         |
|--------------------------------|-------------------------|
| Three included per month ..... | No Charge               |
| More than Three .....          | 30.00 each <sup>2</sup> |

Interest on Collected Balances ..... Rate Varies  
Tiered Interest Rates Available<sup>1</sup>Includes Checks/Debits, Deposits/Credits and Deposited Items.<sup>2</sup>Discounted fee applies when conducted through Online Banking.**COMMERCIAL CHECKING**

|                                                                                                                                                                                                                |               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Account Maintenance (monthly).....                                                                                                                                                                             | 20.00/account |
| Account Maintenance – Composite Relationships (monthly)                                                                                                                                                        |               |
| First five Accounts .....                                                                                                                                                                                      | 20.00/account |
| Accounts six – 20 .....                                                                                                                                                                                        | 15.00/account |
| Accounts 21 – 50 .....                                                                                                                                                                                         | 10.00/account |
| Accounts 51+ .....                                                                                                                                                                                             | 5.00/account  |
| Check/Debit Posted – Paper .....                                                                                                                                                                               | 0.23 each     |
| Check/Debit Posted – Electronic .....                                                                                                                                                                          | 0.20 each     |
| Deposit/Credit Posted – Paper .....                                                                                                                                                                            | 1.25 each     |
| Deposit/Credit Posted – Electronic.....                                                                                                                                                                        | 0.25 each     |
| Deposited Item – On Us.....                                                                                                                                                                                    | 0.15 each     |
| Deposited Item – Transit.....                                                                                                                                                                                  | 0.16 Each     |
| Cash Deposited .....                                                                                                                                                                                           | 1.50/1,000.00 |
| Tiered Earnings Credit Rate Available .....                                                                                                                                                                    | Rate Varies   |
| <i>Earnings Credit calculated on Average Collected Balance</i>                                                                                                                                                 |               |
| Regulatory Fee .....                                                                                                                                                                                           | Rate Varies   |
| <i>Applies to Average Positive Ledger Balance</i>                                                                                                                                                              |               |
| Negative Collected Funds Rate .....                                                                                                                                                                            | Prime + 4%    |
| <i>Prime assessed using Wall Street Journal SW Edition published rates.</i>                                                                                                                                    |               |
| <i>All accounts established on Account Analysis System. Fees and service charges may be directly charged to the account, or applied to Account Analysis, at the discretion of the account officer or Bank.</i> |               |

**INTEREST ON LAWYERS' TRUST ACCOUNT (IOLTA)**

|                                     |             |
|-------------------------------------|-------------|
| Account Maintenance .....           | No Charge   |
| Check/Debit.....                    | No Charge   |
| Deposit/Credit Posted.....          | No Charge   |
| Deposited Item.....                 | No Charge   |
| Cash Deposited .....                | No Charge   |
| Interest on Collected Balance ..... | Rate Varies |

*All interest paid to the applicable state bar association. All accounts are established on the Account Analysis system. Fees for General Account Services and all other services used will be assessed and should be paid and reimbursed by the attorney/law firm on a monthly basis upon receipt of the Account Analysis statement.*

**BUSINESS MONEY MARKET**

|                                                                  |               |
|------------------------------------------------------------------|---------------|
| Account Maintenance (monthly).....                               | 16.00/account |
| <i>If Average Monthly Collected Balance falls below 5,000.00</i> |               |
| Interest on Collected Balances .....                             | Rate Varies   |
| <i>Tiered Interest Rates Available</i>                           |               |
| Six withdrawals per Statement Cycle .....                        | Included      |
| Excess Withdrawals more than six .....                           | 10.00 each    |

**BUSINESS SAVINGS**

|                                                                  |              |
|------------------------------------------------------------------|--------------|
| Account Maintenance (monthly).....                               | 5.00/account |
| <i>If Average Monthly Collected Balance falls below 1,000.00</i> |              |
| Interest on Collected Balances .....                             | Rate Varies  |
| Six withdrawals per Statement Cycle .....                        | Included     |
| Excess Withdrawals more than six .....                           | 8.00 each    |

**GENERAL ACCOUNT SERVICES**

*Applies to all Business and Commercial Accounts.  
Fees and service charges are directly charged to the account.*

**Cash Services – Banking Center (Change Orders)**

|                   |               |
|-------------------|---------------|
| Cash Call .....   | 10.00 each    |
| Currency.....     | 1.10/1,000.00 |
| Rolled Coin ..... | 0.10/roll     |

**Collection Items**

|                                 |            |
|---------------------------------|------------|
| Incoming/Outgoing Domestic..... | 25.00 each |
| Incoming/Outgoing Foreign ..... | 30.00 each |

**Overdraft Items**

|                                                                                                                                                                                                                                       |                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| Paid .....                                                                                                                                                                                                                            | 25.00 each           |
| Returned .....                                                                                                                                                                                                                        | 25.00 each           |
| <i>A maximum number of five per-item Overdraft fees will be charged on any Processing Day. We will not charge any per-item Overdraft Fee if your account is overdrawn by 5.00 or less at the end of a Processing Day.<sup>6</sup></i> |                      |
| Extended Overdraft Fee .....                                                                                                                                                                                                          | 25.00 each           |
| <i>Applies one time after an account remains overdrawn in any amount for at least seven consecutive calendar days.</i>                                                                                                                |                      |
| Overdraft Line of Credit .....                                                                                                                                                                                                        | 10.00/daily transfer |
| Overdraft Protect .....                                                                                                                                                                                                               | 10.00/daily transfer |

<sup>6</sup>A Processing Day is a Business Day in addition to select legal holidays.

**Research**

|                                     |             |
|-------------------------------------|-------------|
| Image Check Copy .....              | 5.00 each   |
| Research Labor (50.00 minimum)..... | 50.00/hour  |
| Photocopies .....                   | 1.00/page   |
| Special Document Preparation .....  | 100.00/hour |

**Statement**

|                                             |                |
|---------------------------------------------|----------------|
| Analysis – Paper .....                      | 4.00/account   |
| WebCD (implementation) .....                | 35.00 one time |
| WebCD (monthly).....                        | 30.00 each     |
| Duplicate, Copy, Fax or Special Cycle ..... | 5.00 each      |
| eStatements.....                            | No Charge      |

**Stop Payment**

|                                      |                         |
|--------------------------------------|-------------------------|
| Check or ACH.....                    | 30.00 each <sup>2</sup> |
| Official Check (after 90 days) ..... | 20.00 each              |

<sup>2</sup>Discounted fee applies when conducted through Online Banking.

**Wire Transfer Services**

|                                            |                         |
|--------------------------------------------|-------------------------|
| Wire Email Notification .....              | No Charge               |
| Incoming Domestic/International Wire ..... | No Charge               |
| Outgoing Domestic Wire .....               | 30.00 each <sup>2</sup> |
| Outgoing International Wire .....          | 50.00 each <sup>2</sup> |

<sup>2</sup>Discounted fee applies when conducted through Online Banking.

**Other Services**

|                                         |             |
|-----------------------------------------|-------------|
| Cashier's Check.....                    | 10.00 each  |
| Deposit Bag – Tamperproof Plastic ..... | Cost Varies |
| Dormant Account Fee .....               | 5.00/month  |
| Garnishment/Levy.....                   | 100.00 each |
| Internal Transfer – Bank Assisted ..... | 3.00 each   |
| Return Deposit Item .....               | 9.00 each   |
| Verification of Deposit .....           | 10.00 each  |
| Business Checks.....                    | Cost Varies |
| Courier Service.....                    | Cost Varies |

**DEBIT CARD**

|                                    |                                       |
|------------------------------------|---------------------------------------|
| ATM Transactions .....             | No Charge <sup>7</sup>                |
| International Transaction Fee..... | 1% of transaction amount <sup>8</sup> |
| Change/Self Select PIN .....       | No Charge                             |

**Replace or Reorder Debit Card**

|                |            |
|----------------|------------|
| Expedited..... | 40.00/card |
| Standard.....  | No Charge  |

<sup>7</sup>You may incur an additional fee from the ATM's issuing bank if a non-1st Century Bank ATM is used; however, this will be refunded at the end of the processing day that the fee is incurred.

<sup>8</sup>Assessed on purchases and ATM transactions made in foreign currency outside of the U.S., Puerto Rico and U.S. Virgin Islands.

If you have questions about your account, please contact your [Banker](#), or call 310.270.9500.

1st Century Bank, a division of MidFirst Bank "Bank", may waive, refund or discount fees, or update these fee disclosures at any time at its sole discretion.