1st Century Bank

Fee Schedule
Personal Accounts

Non-Interest Bearing Checking Account

Personal Checking and Personal Analysis Checking

Minimum Deposit to Open Account 1,000.00
Eligible Parties .... Individuals
Monthly Service Charge 10.00
Waived if you maintain a minimum average daily balance of 2,000.00 or more

Interest Bearing Checking Accounts

Preferred Checking[1]

Minimum Deposit to Open Account 1,000.00
Eligible Parties .... Individuals
Monthly Service Charge 10.00
Waived if you maintain a minimum average daily balance of 5,000.00 or combined deposit balance[2] of 50,000.00 or more

[1] *Preferred Checking and Preferred Money Market not available for Account Analysis.*

[2] *Combined deposit balance based on accounts with the same primary owner.*

Personal Interest Checking

Minimum Deposit to Open Account 1,000.00
Eligible Parties .... Individuals
Monthly Service Charge 12.00
Waived if you maintain a minimum average daily balance of 3,000.00 or more

Savings Accounts

Personal Savings

Minimum Deposit to Open Account 1,000.00
Eligible Parties .... Individuals
Monthly Service Charge 5.00
Waived if you maintain a minimum average daily balance of 1,000.00 or more

Preferred Money Market[1]

Minimum Deposit to Open Account 1,000.00
Eligible Parties .... Individuals
Monthly Service Charge 10.00
Waived if you maintain a minimum average daily balance of 10,000.00 or more

[1] *Preferred Checking and Preferred Money Market not available for Account Analysis.*

Personal Money Market

Minimum Deposit to Open Account 1,000.00
Eligible Parties .... Individuals
Monthly Service Charge 14.00
Waived if you maintain a minimum average daily balance of 5,000.00 or more

Transaction Limits on Savings and Money Market Accounts

Unlimited Withdrawals

Withdrawals and transfers will not count toward the Excessive Transaction fee if made In-person at one of our banking centers or at one of our ATMs.

Limited Withdrawals

Transactions that are limited to six per statement cycle include but are not limited to the following:

- Checks
- Debit card purchase transactions
- Preauthorized payments to any third party (including ACH withdrawals and Bill Payments)
- Online wires or funds transfers
- Overdraft Protect transfers
- Online or Mobile payments
- Telephone transfers

Excessive Transaction Fee

Excessive Transaction Fee Personal Savings .... 8.00 each
Preferred Money Market and Personal Money Market .... 10.00 each
Transactions made in-person, by mail or by ATM are not limited. If you exceed these limitations, an Excessive Transaction Fee may apply.

Excessive Transaction fees will be reflected as a "Monthly Service Chrg" on your statement. A summary of Excessive Transaction fees can be found near the bottom of your account statement in the summary box labeled "Total Fees for Excessive Transactions."

General Account Fees

ATM Fees

1st Century Bank ATMs .... No Charge
Other ATMs .... No Charge
Please note, when using a non-MidFirst Bank ATM or 1st Century Bank ATM, you may be asked to acknowledge and accept a fee from the ATM owner in order to process your transaction; however, your account will not be charged this fee.

Other Fees

Dormant Account .... 5.00/month[3]
Per month after 12 months of inactivity (no customer-initiated activity)
Paper or Electronic Statement .... No Charge
Online Bill Pay .... No Charge
No charge for using consumer Online Bill Pay (unless Expedited Online Bill Payment is requested)
Expedited Online Bill Payment 14.95
Charged per transaction if expedited payment is requested through Online Bill Pay. Identified as ACH W/D Expedited Fee on your account statement.
Stop Pay Charge – Check or ACH .... 25.00 each
Wallet Checks and Other Check Supplies .... Varies
Cost varies based on the type of check or item ordered. Tax, shipping and handling fees may apply. Fee charged by Harland Clarke.
Courier Service Charge .... Varies

[3] *No charge for Preferred Checking and Preferred Money Market Accounts.*

Overdraft Fees

Paid Overdraft .... 25.00 each
Per item that overdraws your account that we pay
A maximum number of five per-item Overdraft Fees will be charged on any Processing Day. We will not charge any per-item Overdraft Fees if your account is overdrawn by 5.00 or less at the end of a Processing Day. A Processing Day is a Business Day in addition to select legal holidays.

Returned Overdraft *(Non-Sufficient Funds)* .... 0.00 each
We do not assess a fee for any item that we return unpaid due to non-sufficient funds.

Extended Overdraft Fee 25.00
Applies one time after an account remains overdrawn in any amount for seven consecutive calendar days.

Overdraft Services

Overdraft Protect
Sign up for Overdraft Protect to link an account to another 1st Century deposit account or eligible line of credit. If your account is overdrawn, funds will be transferred to the overdrawn account if the linked account contains sufficient funds to cover the entire overdrawn amount as well as the Overdraft Protect Transfer Fee (see below). You will be charged one fee each day a transfer is made.

Please note, the 5.00 threshold limitation that applies to Overdraft Fees for an account balance at the end of a Processing Day does not apply to Overdraft Protect transfers. If the account is overdrawn by any amount, a transfer will be initiated if funds are available.

Overdraft Protect Transfer Fee 10.00/day
Per day fee for any transfer from a linked account to cover an overdrawn item

Debit Card Limits and Fees

Daily ATM Withdrawal Limit 1,020.00/daily
Daily Point-of-Sale Limit 7,500.00/daily
Change/Self Select PIN .... No Charge
Replace or Reorder Debit Card – Standard Delivery .... No Charge
Replace or Reorder Debit Card – Expedited Delivery 40.00/card
International Transaction Fee .... 1% of transaction amount[4]
U.S. Dollar and Foreign Currency Transactions conducted outside the United States

[4] *Assessed by Visa® for transactions that occur outside of the U.S., Puerto Rico and U.S. Virgin Islands.*

Wire Transfers Service Charges

Domestic Incoming .... No Charge
Domestic Outgoing .... 30.00 each[5]
International Incoming .... No Charge
International Outgoing .... 45.00 each[6]

[5] *Three Outgoing Domestic Wire Transfers included at no charge for Wire Transfers when conducted from a Preferred Checking or Preferred Money Market account*

[6] *Discounted fee applies when conducted through Online Banking*

Negotiable Items

Temporary Checks Not Used in the Branch Office .... 1.00 each[7]
Cashier's Check .... 10.00 each[7]

[7] *No charge for Preferred Checking and Preferred Money Market Accounts.*

Miscellaneous

Special Cycle Statement Requests .... 5.00 each[7]
Incoming Domestic Collection Item .... 25.00 each[8]
Outgoing Domestic Collection Item .... 25.00 each[8]
Incoming International Collection Item .... 30.00 each[8]
Outgoing International Collection Item .... 30.00 each[8]
Special Signature Review 2.00/item
Garnishment, Levy or Other Legal Service .... 100.00 each
Special Document Preparation 100.00/hour

[8] *Additional fees may apply.*

Account Analysis Activity Charges

If your account is placed on our Account Analysis system, the following charges may apply:

Regulatory Fee – Average Positive Ledger Balance .... Varies
Negative Collected Funds Rate .... Prime +4%[9]

[9] *Prime rate assessed using Wall Street Journal SW Edition published rates.*

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 at its sole discretion. The Bank may update these fee disclosures at any time in its sole discretion and will provide notification to you within 30 days of them being effective.

See your Account Agreement and Disclosure for more information.

The services and fees disclosed on this Fee Schedule apply to all account types unless specifically noted. Fees noted on this Fee Schedule may be identified as a "Service Charge", "Maintenance Fee", "Service Fee", "Direct Service Charge" or "Withdrawal" on your account statement, and may include the name of the fee as described on this document. Please note, the fee description on your account statement may be abbreviated due to system limitations.