



Commercial Fee Schedule

ACCOUNT ANALYSIS SERVICE FEES

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|--|----------------------|
| Account maintenance..... | \$15.00 |
| Cash Processing, per \$100 after \$10,000..... | \$0.15 |
| Deposits..... | \$0.35 |
| FDIC Insurance..... | Determined Quarterly |
| Items Deposited | |
| Items drawn on us..... | \$0.12 |
| Transit Items..... | \$0.12 |
| Rolled Coin..... | \$0.09 |
| Strapped Currency..... | \$0.38 |
| Withdrawals..... | \$0.18 |

Monthly interest paid will be a charge to the analysis calculation.

INVESTABLE BALANCE CALCULATION

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|---|-------------------------|
| Earnings Credit..... | Rate determined monthly |
| Reserve Requirement - 10% | |
| Uncollected Funds Rate - Rate applied to average negative collected balance is WSJ prime plus 1%. | |

OTHER SERVICES

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|------------------------------------|--|
| Account Research | |
| Per copy..... | \$5.00 |
| Per hour..... | \$25.00 (\$25.00 minimum) |
| Account Transfers | |
| Austin Bank ATM..... | FREE |
| One Plus Banking..... | FREE |
| Online Banking..... | FREE |
| Non-Austin Bank ATM..... | \$2.00 |
| Telephone Customer Service..... | \$2.00 |
| ATM Withdrawals | |
| Austin Bank ATM..... | FREE |
| Non-Austin Bank ATM..... | \$3.00 plus processing bank's fee |
| Austin Bank Basic Debit Card | |
| First card..... | FREE |
| Replacement cards..... | \$7.00 |
| Bags | |
| Night Depository Bag (locked)..... | \$20.00 annually |
| Zipper Bag (no lock)..... | \$5.00 |
| Balance Inquiries | |
| Austin Bank ATM..... | FREE |
| Mobile Banking..... | FREE |
| One Plus Banking..... | FREE |
| Online Banking..... | FREE |
| One Plus Banking Fax..... | \$1.00 |
| Non-Austin Bank ATM..... | \$2.00 |
| Telephone Customer Service..... | \$1.00 |
| Bill Pay | |
| Online Banking..... | \$6.95 per month |
| Mobile Banking..... | transactions included in above |
| Cashier's Checks | |
| Austin Bank customer..... | \$5.00 |
| Non-customer..... | \$10.00 |
| Check Cashing (non-customer)..... | Greater of 2% or \$15.00 |
| Check Printing..... | Fee varies according to style selected |

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|--|---|
| Checkbook Balancing (per hour)..... | \$20.00 (\$10.00 minimum) |
| Coin - loose counting..... | Greater of 10% or \$5.00 |
| Coin - rolled..... | \$0.09 |
| Collection Items | |
| Domestic..... | \$20.00 |
| International..... | \$35.00 plus processing bank's fee |
| Currency - strapped..... | \$0.38 |
| Deposits | |
| In office..... | FREE |
| Mobile Banking (per item)..... | \$0.50 |
| Remote Deposit Capture..... | Fee varies |
| Early Closing Fee for accounts closed within 30 days of opening..... | \$25.00 |
| Government Reclamations (Paper/ACH)..... | \$50.00 |
| Inactive Account..... | \$10.00 |
| Letters of Credit..... | 2% (\$250.00 minimum) |
| Levy/Garnishment..... | \$100.00 |
| Money Service Business Admin, monthly..... | \$500.00 |
| * Non-Sufficient Check Fee (NSF), per item, per presentment..... | \$30.00 |
| Notary Service..... | \$5.00 |
| * Overdraft Fee, per item (applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)..... | \$30.00 |
| Positive Pay, monthly..... | \$25.00 |
| Positive Pay - exception per item..... | \$3.00 |
| Private ATM Admin, monthly..... | \$150.00 |
| Return Item Chargeback..... | \$7.50 |
| Safe Deposit Boxes..... | Varies by box size |
| Safe Deposit Drill & Lock Replacement..... | Fee varies by service |
| Statement Print-Out | |
| Online Banking..... | FREE |
| Hard Copy Print Out (per copy)..... | \$2.00 |
| Statement | |
| Special Cut-off..... | \$10.00 |
| Multiple Signatures per statement..... | \$25.00 per month |
| Stop Payment..... | \$32.00 |
| Temporary Checks..... | \$20 per check (up to 10 free with order) |
| Undeliverable Statement/Bad Address..... | \$5.00 |
| Wire Transfer | |
| Incoming (each)..... | \$15.00 |
| Returned Incoming (each)..... | \$20.00 |
| International (each)..... | \$50.00 |
| Outgoing (each)..... | \$25.00 |
| Zero Balance Accounts..... | \$25.00 |

* Refer to Austin Bank's "Terms and Conditions: Overdraft and Non-Sufficient Funds (NSF) Fees" for more information. Please be aware that an item may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times an item is presented for payment. It is the policy of the bank to endeavor to only charge one (1) NSF or Overdraft Fee per each item, regardless of the number of times the item is presented for payment. Be aware, however, that the bank does not control how an item is presented for payment and a merchant or other payee may present an item in a manner that does not allow the bank's processing system to identify that it is a re-presented item that has previously been assessed a NSF Fee. If the bank's processing system cannot identify that an item has been re-presented for payment, you understand and agree that you may be inadvertently charged additional NSF or Overdraft Fees if the item is presented for payment multiple times. In that event, you understand and agree that you must contact the bank to identify the fees attributable to the same item being re-presented for payment and the bank will refund any such fees to your account. There is a limit of ten (10) Overdraft and/or NSF fees per day per account on the number of fees that may be assessed; however, your account will not be charged an NSF Fee for any item returned that is \$5.00 or less.