

PERSONAL SAVINGS ACCOUNTS

Basic Savings

-Monthly service charge \$5.00*
The minimum daily balance to avoid a monthly service charge is \$300.00.

Money Market Savings

-Monthly service charge \$10.00*
The minimum daily balance to avoid a monthly service charge is \$1,000.00.

Minor Savings

-Monthly service charge None until age 18

IRA/Savings (existing IRA customers)

-Annual fee per plan \$10.00

IRA/CD Account (existing IRA customers)

-Annual fee per plan \$10.00

PERSONAL CHECKING ACCOUNTS

Redwood Checking

-Monthly service charge \$8.00
The minimum daily balance to avoid a monthly service charge is \$500.00 or direct deposit. An additional \$2.00 service fee is applicable for paper statements.

Platinum Plus

-Monthly service charge \$25.00
The minimum daily balance to avoid a monthly service charge is \$10,000.00.

Capital Checking

-Monthly service charge \$10.00
The minimum daily balance to avoid a monthly service charge is \$500.00 or direct deposit.

Health Savings Account

-Annual fee per account \$20.00

BUSINESS ACCOUNTS

Business Checking

-Monthly service charge \$10.00
The minimum daily balance to avoid a monthly service charge is \$1,000.00. Transactions are limited to 100 per statement cycle - \$0.35 per transaction over the limit. An additional \$2.00 service fee is applicable for paper statements.

Business Interest Checking

-Monthly service charge \$15.00
The minimum daily balance to avoid a monthly service charge is \$2,500.00. Transactions are limited to 200 per statement cycle - \$0.35 per transaction over the limit.

Business Analysis Checking

-Monthly service charge \$10.00**
The minimum daily balance to avoid monthly service charge - Analysis -

Remote Deposit Capture

-Monthly service charge \$40.00
12-month contract is required. \$250.00 early cancellation fee.

Business Savings

-Monthly service charge \$10.00*
The minimum daily balance to avoid monthly service charge is \$500.00. An additional \$2.00 service fee is applicable for paper statements.

Business Evergreen Money Market

-Monthly service charge \$15.00*
The minimum daily balance to avoid a monthly service charge is \$5,000.00.

*An additional \$5.00 activity fee will apply for each transaction over the limit of six.

**Analyzed account fee based on activity. Earnings allowance may offset activity and service charges.

***Non-bank documents are only notarized for Redwood Capital Bank customers at bank discretion.

****Maximum daily Non-Sufficient Funds (NSF) or Overdraft Fee - five items paid or returned, up to \$175.00. If the item overdrawing your account is \$35.00 or less, or if your account is overdrawn \$35.00 or less, no fee will be charged. Returned items may be represented multiple times.

BANK SERVICE CHARGES/FEE SCHEDULE

Account Balance and Research \$35.00 per hr/1 hr min.

ACH Monthly Fee Non-Prefunded \$25.00 per month

ACH Monthly Pre-Funded \$15.00 per month

ACH Reject Fee \$7.50

Cashiers/Official Check \$5.00

CD Early Withdrawal Penalty \$20.00

Check Cashing Fee (non-customer/non-RCB check) \$10.00

Check Collection (Domestic/Incoming/Outgoing) \$20.00

Check Collection (International/Incoming/Outgoing) \$45.00

Courier Service/Business only

Part-time (1-2x per week or on call) \$35.00 per month

Full-time (3-5 x per week) \$60.00 per month

Counter Checks \$0.50 per

Debit Card Replacement Fee \$5.00

Domestic Wire Transfer (Incoming/Outgoing) \$15.00

Early Account Closing (less than 3 months) \$25.00

Express Delivery for Debit Card

(new/replacement) \$50.00 minimum

Foreign ATM Usage Charge \$1.00 per transaction

Foreign Transactions, Currency or Checks \$20.00

Foreign Check Return \$25.00

International Wire Transfer (Incoming/Outgoing) \$25.00

IRA Annual Fee (existing IRA customers) \$10.00

IRA External Transfer/Closing per IRA Plan

(existing IRA customers) \$20.00

Item Copy \$5.00

Loose Coin Service 5% of amount counted

Non-Sufficient Funds (NSF) Fee - Item Returned...\$35.00****

Notary Fee for Non-Redwood Capital Bank Documents

Fee per Notary Stamp or Oath\$15.00***

Overdraft Fee - Item Paid \$35.00****

Public Funds \$100.00 per million, per month

Monthly service charge will be assessed when combined Public Funds monthly account balance(s) average is over 1 million (\$100.00 fee per million)

SafePoint™ Processing Fee \$100.00 per month

Statement Copy \$5.00

Stop Payment \$25.00

Tax Levy/Garnishment \$100.00

BUSINESS ANALYSIS FEES

ACH Credits \$0.15 per

ACH Debits \$0.15 per

Checks Paid \$0.20 per item over 100

Coin Supplied \$0.15 per roll

Currency Deposited \$0.65 per 1000

Currency Supplied \$0.65 per 1000

Deposited Item(s) \$0.07 per item

Deposits Made \$0.50 per

SAFE DEPOSIT BOX (ANNUAL FEES)

3 x 5 \$30.00 **5 x 5** \$40.00

5 x 10 \$60.00 **10 x 10** \$100.00

Key Deposit \$20.00

Late Payment Fee \$10.00

Lock Drilling \$200.00 minimum