

PERSONAL SAVINGS ACCOUNTS

Basic Savings

-Monthly service charge \$5.00*

The minimum daily balance to avoid a monthly service charge is \$300.00. An additional \$2.00 service fee is applicable for paper statements.

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.

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