SCHEDULE OF FEES – INTERNATIONAL CUSTOMERS ONLY

Minimum Balance Service Fees

A minimum balance service fee will be imposed on Regular Checking, Premier Checking, IDB Better Checking℠, and Money Market Savings accounts:

If the average daily collected balance of your account for the statement cycle falls below $7,500	$25.00 per statement cycle

Annual Maintenance Fee[1]

An annual maintenance will be imposed if your overall assets with IDB Bank:

Is less than $500,000.00	$900.00 per year

Other Fees

The following other fees may be imposed on your account:

FAX/Copies of statements	$10.00 per statement
Copies of checks, negotiable orders, or deposits	$10.00 per item
Monthly imaged check copies	$30.00 per month
Check/ACH (electronic) debits – returned for or paid against insufficient (NSF) or uncollected funds[2]	$30.00 per item
Deposited checks returned unpaid	$10.00 per check
Handling of legal process	$110.00 per item
Stop payment requests	$30.00 per request
Official checks	$25.00 per check
Outgoing wire transfers – via account officer via IDB PASSPORT[3]	 $60.00 per transfer $50.00 per transfer
Money Market Savings – Transaction Limit - transactions in excess of six (6)	$10.00 per item

[1] This fee is non-refundable (International Private Banking Only)

[2] You should ensure that your account contains sufficient collected funds for each of your transactions because there is a fee for each overdraft or returned item. Fees apply to overdrafts created by check, in-person withdrawal, ACH debits, or other electronic means.

[3] IDB PASSPORT℠ is IDB Bank's Internet wire transfer processing product.

SCHEDULE OF FEES – INTERNATIONAL CUSTOMERS ONLY

Other Fees (continued)

Abandoned Property – transfer of funds to State *(NY & CA Only)*	$25.00 per transfer
Account Closing Fee	$200.00 per account
Dormancy Accounts Fee	$25.00 per month, per account
Reference letters	$10.00 per letter
Replacement of lost checkbook	$25.00 per checkbook
Handling of decedent account(s)	$250.00 minimum, subject to change depending on the complexity of the case
Standard bank confirmation	$25.00 per request
Check printing	Fee depends on style of checks ordered

Overdraft Interest Charges

Overdrafts incurred on your account are approved for payment at our discretion. They will be assessed an overdraft interest charge at an annual rate of up to the Bank's Prime Rate + 8.00%, subject to the maximum amount allowed by law. We reserve the right to charge a lower rate.

Securities and Lending Fees

Securities – Transfers In	$25.00 per item
Securities – Transfers Out	$50.00 per item
Loan processing fee	$100.00 per loan
Loan renewal fee	$100.00 per loan
Custody Fee	Client is charged either (a) 0.25% annually on holdings of USD $1 million or more, or (b) 0.40% on holdings of less than USD $1 million. The account is charged quarterly on the daily average market value based on the positions held during the prior three months (retroactive charge), subject to a minimum charge of $187.50 per quarter. If the account is closed during a quarter, the charge will be calculated based on the daily average market value for the number of days that the account was open. Additional fees may arise out of special circumstances, such as exceptional transactions, legal proceedings involving your account or any other special services that may be provided. As used herein, the terms "statement cycle" and "month" refer to a period of approximately 30 days. Subject to change without notice (except as required by law).

[4] This fee is non-refundable