SCHEDULE OF FEES – USPB - DOMESTIC COMMERCIAL/BUSINESS

Credit Allowance

Your account will be analyzed each month to determine the type and number of transactions processed and based on the schedule shown below, a computation will be made of your activity fees. A monthly credit allowance based on the average daily collected balance (less a 10% reserve) multiplied by the Bank's Balance Credit Allowance Rate (as determined by the Bank each business day, which may vary from time to time) is used to reduce the computed activity fees. The charge, if any, will be the difference by which the activity fees exceed the credit allowance.

Minimum Balance Service Fees

A minimum balance service fee will be imposed on Regular Checking, IDB Better Checking℠, Premier 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 Or The computed activity cost less the credit allowance, whichever is greater

Basic Activity Fees

Check Presented	$0.20 per check
Deposit Ticket Presented	$0.25 per ticket
Check Deposited	$0.20 per check
Electronic Debits/Credits (ACH)	$0.20 per item

Other Fees

The following other fees may be assessed against your account:

Copies of Statements	$7.50 per statement
Copies of Checks	$7.50 per item
Check/ACH (electronic) Debits – returned for or paid against insufficient (NSF) or uncollected funds1	$30.00 per item
Deposited Checks Returned Unpaid	$10.00 per check
Handling of Legal Processes	$110.00 per item
Stop Payment Requests	$30.00 per request
Official Checks	$10.00 per check
Payroll Checks Cashed	$3.00 per check
Bulk Cash Deposit	$0.20 per $100
Purchase of Rolled Coins	$0.20 per roll
Preparation of Cash Orders	$0.20 per $100

[1] 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.

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Other Fees (continued)

Incoming wire transfers – Non-IDB Access℠,[2] Customers IDB Access℠ Customers	$10.00 per transfer $10.00 per transfer or as noted in your IDB Access℠ price listing
Outgoing wire transfers – Non-IDB Access℠ Customers – via account officer IDB Access Customers	$75.00 per transfer $75.00 per transfer or as noted in your IDB Access℠ price listing
Transaction Limit - transactions in excess of six (6)	$10.00 per item
Standard Bank Confirmation	$25.00 per request
Check Printing	Fee depends on style of checks ordered
Deposit Account Control Agreement	$500 per statement cycle

Note:

- 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 + 4.00%, subject to the maximum amount allowed by law. We reserve the right to charge a lower rate.

- 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 "month" and "monthly" refer to your statement cycle (a period of approximately 30 days). Subject to change without notice (except as required by law).

[2] IDB Access℠ is IDB Bank's online corporate treasury management platform

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