

## Fee Schedule- Royal Business Bank Los Angeles Region

Account Closed in 90 days-----	\$10.00	Wire Transfers	
Additional Statement (duplicated)-----	\$5.00	Incoming-Domestic & foreign-----	\$10.00
ATM/Debit Card		Outgoing-Domestic-----	\$30.00
Express Mail Request-----	\$80.00	Foreign-----	\$35.00
Lost card-----	\$15.00	Online Wire	
Cashier's Check		Outgoing Wire (domestic & foreign)-----	\$15.00
Customer-----	\$5.00	Online Token (each)-----	\$35.00
Non-customer-----	\$10.00	Reverse Wire-----	\$15.00
Certified Letter-----	\$25.00	Tracer Request	
Check & deposit slip printing-----	Fee varies	Domestic-----	\$10.00
Coin Deposited/Furnished (per roll)-----	\$0.10	Foreign-----	\$20.00
Collection		Wire Amendment/Cancellation-----	\$15.00
Domestic (per item)-----	\$20.00	Zero/Minimum Balance Acct	
Foreign (per item)-----	\$35.00	Concentration Account-----	\$0.00
Counter Check (each)-----	\$1.00	Each Sub- account-----	\$25.00
Deposited Check Returned-----	\$5.00		
Dormant Account (per month)-----	\$5.00	BUSINESS SERVICE	
Endorsement Guaranteed-----	\$5.00	Bulk Deposit and Night Depository Processing-----	\$30.00
Failure to Furnish TIN-----	\$50.00	Currency Deposited/Furnished	
Foreign Draft-----	\$25.00	Business Checking (per \$1,000 over \$50,000/month)-----	\$3.00
Foreign Deposited Item-----	\$25.00	Premier Business Checking (per \$100 over \$10,000/month)-----	\$0.10
Foreign Returned Item-----	\$10.00	Business NOW Checking (per \$100 over \$10,000/month)-----	\$0.10
Legal Process Received-----	\$100.00	Remote Capture	
Mail-in request to close account-----	\$20.00	Maintenance fee (per month)-----	\$50.00
Non-Customer Check Cashing-----	\$5.00	Set up Fee-----	Refer to agreement
Notary Fee-----	\$10.00		
Notice of Escheat-----	\$2.00	Safe Deposit Boxes (Annual Fee)	
NSF Overdraft/Returned Item Fee (per item)-----	\$25.00; daily max \$200.00	2 x 5-----	\$30.00
Overdraft Interest Charge-----	Prime rate+3.0%	3 x 5-----	\$45.00
Reconciliation of Account Monthly Statement (per hour)-----	\$25.00	5 x 5-----	\$60.00
Research		3 x 10-----	\$70.00
Labor (per hour)-----	\$35.00	5 x 10-----	\$80.00
Cancelled Check (per page)-----	\$3.00	7 x 10-----	\$100.00
Deposited Slip (per page)-----	\$3.00	10 x 10-----	\$120.00
Deposited Item (per page)-----	\$3.00	Force Open Box-----	Cost+\$20.00
Secured Credit Card		Key Deposit-----	\$15.00
Damaged card replacement-----	\$10.00	Key Replacement-----	\$10.00
Express mail request-----	\$80.00	Late Charge-----	\$20.00
Lost card-----	\$15.00		
Non surrender of valid card-----	\$40.00		
Payment by phone-----	\$5.00		
PIN reapplication-----	\$5.00		
Request to mail remaining balance after account closed-----	\$20.00		
Returned ACH/Check payment-----	\$10.00		
Signature Guarantee or Verification-----	\$10.00		
Statement cut off (per statement)-----	\$10.00		
Stop Payment-New or Renewal-----	\$30.00		
Sweep Service (per transfer)-----	\$5.00		
Telephone Transfer-----	\$3.00		
Third party balance confirmation			
Domestic-----	\$10.00		
International-----	\$75.00		
Federal National Mortgage Association-----	\$20.00		
Use of Uncollected Funds-----	Prime rate+3.0%		

ACCOUNT ANALYSIS*	
ACH Debit or Credit Origination-----	\$0.15
ACH Same Day-----	\$1.00
ACH Returned Item-----	\$5.00
ACH Origination (per month)-----	\$25.00
ACH Payment (per item)-----	\$0.15
ACH Receipt/Collection (per item)-----	\$0.15
ACH Rule Book (per item)-----	\$20.00
ACH Origination File Upload (per item)-----	\$15.00
ACH Entry Reversal (per item)-----	\$10.00
ACH Returned Entry (per item)-----	\$5.00
ACH Payroll (per item)-----	\$0.15
Additional Statement (duplicated)-----	\$5.00
Check Paid Fee-----	\$0.15
Check Deposit (Transit)-----	\$0.10
Check Deposit (On-us)-----	\$0.08
Coin Deposited/Furnished(per roll)-----	\$0.10
Currency Deposited/Furnished (per \$1,000)-----	\$1.50
Courier bag-----	\$20.00
Courier/Armored Service-----	Cost+\$25.00
Deposit-----	\$1.40
Deposit Administration Fee (per \$100)-----	\$0.23
Maintenance Service Fee (per month)-----	\$15.00
NSF Overdraft/Returned Item Fee (per item)---	\$25.00; daily max \$200.00
Overdraft Interest Charge-----	Prime rate+3.0%
Reserve Requirement-----	max 10%
Use of Uncollected Funds-----	Prime rate+3.0%

\*Account Analysis: The account analysis system calculates an earning credit on the average available balance, less reserves, and compares such credit to the total charges computed. If the total charges are more than the earnings credit, the account is charged the difference. We reserve the right to place any account on account analysis. You will be notified in advance, if we decide to convert your account to Analyzed Account.

# Schedule of Deposit Accounts, Services and Fees

Los Angeles Region

Effective December 3, 2018



[www.royalbusinessbankusa.com](http://www.royalbusinessbankusa.com)

**ROYAL BUSINESS BANK**

**Tel: -1-888-616-8188**

Member  
**FDIC**

This Schedule of Deposit Accounts, Services and Fees is a summary of deposit services provided by Royal Business Bank. Please refer to the Bank's Truth-in-Savings Disclosures for detailed information on consumer accounts. This Schedule is subject to change from time to time. If we make changes which affect your existing account, we will provide you with reasonable notice in writing or by any method permitted by law.

TYPE OF ACCOUNT - PERSONAL	ELIGIBILITY	MINIMUM TO OPEN	BALANCE TO AVOID MAINTENANCE SERVICE FEE	ACCOUNT FEATURES	ACCOUNT MAINTENANCE FEE - When balance falls below “the balance to avoid maintenance service fee”
Regular Checking	An Individual	\$100.00	\$800 Average Daily Balance	No interest	\$10.00/month, plus \$0.25 per item fee
Special Checking	An individual age of 62 or older An individual age of 18 or older with valid student ID	\$100.00	None	No interest; no maintenance service fee	None
NOW	An Individual	\$1,000.00	\$1,500 Average Daily Balance	Variable interest rate; \$1,500 minimum average daily balance (ADB) required to obtain the disclosed annual percentage yield; interest will be compounded monthly and credited monthly <sup>1</sup>	\$10.00/month, plus \$0.25 per item fee
Money Market	An Individual	\$2,500.00	\$2,500 Average Daily Balance	Variable interest rate; no minimum balance is required to obtain the disclosed annual percentage yield; interest will be compounded monthly and credited monthly	\$10.00/month; \$10 per check/transfer in excess of Reg. D limit(6 preauthorized transfers/month allowed)
Smart Money Market	An Individual	\$15,000.00	\$5,000 Average Daily Balance	Higher variable tier interest rate; no minimum balance is required to obtain the disclosed annual percentage yield; interest will be compounded and credited monthly; eStatement required	\$10.00/month; \$10 per check/transfer in excess of Reg. D limit(6 preauthorized transfers/month allowed)
Savings	An Individual	\$100.00	\$300 Average Daily Balance	Variable interest rate; no minimum balance is required to obtain the disclosed annual percentage yield; interest will be compounded monthly and credited monthly	\$3.00/month; \$5 per item in excess of Reg. D limit (6 preauthorized transfers/month allowed)
High Yield Savings	An Individual	\$10,000.00	\$500 Average Daily Balance	Variable interest rate; no minimum balance is required to obtain the disclosed annual percentage yield; interest will be compounded monthly and credited monthly	\$3.00/month; \$5 per item in excess of Reg. D limit (6 preauthorized transfers/month allowed)
Time Certificate of Deposit	An Individual	\$2,500.00	See Service Fees and Requirements	Fixed rate for a fixed term, ranging from 7 days to 366 days and over; interest will be compounded monthly and credited monthly	Grace period is 10 days after the maturity date to withdraw funds without penalty; penalty may be imposed for early withdrawal <sup>2</sup>
Option Rate Certificate of Deposit	An Individual	\$0.01	See Service Fees and Requirements	Option rate for 2, 3, 4 years term; interest will be compounded monthly and credited monthly; one-time annual percentage yield adjustment during initial term <sup>3</sup>	Grace period is 10 days after the maturity date to withdraw funds without penalty; penalty may be imposed for early withdrawal <sup>2</sup>
IRA CD	An Individual	\$0.01	See Service Fees and Requirements	Fixed rate for a fixed term, ranging from 1 year to 5 years; interest will be compounded monthly and credited monthly; call or visit local branch to speak to our Financial Consultants for details	Grace period is 10 days after the maturity date to withdraw funds without penalty; penalty may be imposed for early withdrawal <sup>2</sup>

TYPE OF ACCOUNT - BUSINESS	ELIGIBILITY	MINIMUM TO OPEN	BALANCE TO AVOID MAINTENANCE SERVICE FEE	ACCOUNT FEATURES	ACCOUNT MAINTENANCE FEE - When balance falls below “the balance to avoid maintenance service fee”
Business Checking	Any Business Entities	\$500.00	\$1,000 Average Daily Balance	No Interest; \$3 per \$1,000 currency deposited/furnished if over \$50,000.00 per month	\$10.00/month
Premier Business Checking	Any Business Entities	\$1,000.00	\$2,000 Daily Balance	No Interest; \$0.10 per \$100 currency deposited/furnished if over \$10,000.00 per month	\$10.00/month, plus \$0.25 per item fee;
Analyzed Business Checking	Any Business Entities	\$1,000.00	N/A	No Interest	Please see Account Analysis Fee Schedule on reverse side for details
Business NOW	Sole Ownership/Non-Profit Organization/Attorney Client Trust	\$1,000.00	\$1,500 Average Daily Balance	Variable interest rate; \$1,500 average daily balance (ADB) required to obtain the disclosed annual percentage yield; interest will be compounded monthly and credited monthly <sup>1</sup>	\$10.00/month, plus \$0.25 per item fee; \$0.10 per \$100 cash deposit if over \$10,000.00 per month
Money Market	Any Business Entities	\$2,500.00	\$2,500 Average Daily Balance	Variable interest rate; no minimum balance is required to obtain the disclosed annual percentage yield; interest will be compounded monthly and credited monthly	\$10.00/month; \$10 per check/transfer in excess of Reg. D limit (6 preauthorized transfers/month allowed)
Smart Money Market	Any Business Entities	\$15,000.00	\$5,000 Average Daily Balance	Higher variable tier interest rate; no minimum balance is required to obtain the disclosed annual percentage yield; interest will be compounded and credited monthly; eStatement required	\$10.00/month; \$10 per check/transfer in excess of Reg. D limit(6 preauthorized transfers/month allowed)
Savings	Any Business Entities	\$100.00	\$300 Average Daily Balance	Variable interest rate; no minimum balance is required to obtain the disclosed annual percentage yield; interest will be compounded monthly and credited monthly	\$3.00/month; \$5 per item in excess of Reg. D limit (6 preauthorized transfers/month allowed)
Time Certificate of Deposit	Any Business Entities	\$2,500.00	See Service Fees and Requirements	Fixed rate for a fixed term, ranging from 7 days to 366 days and over; interest will be compounded monthly and credited monthly	Grace period is 10 days after the maturity date to withdraw funds without penalty; penalty may be imposed for early withdrawal <sup>2</sup>
Option Rate Certificate of Deposit	Any Business Entities	\$0.01	See Service Fees and Requirements	Option rate for 2, 3, 4 years term; interest will be compounded monthly and credited monthly; one-time annual percentage yield adjustment during initial term <sup>3</sup>	Grace period is 10 days after the maturity date to withdraw funds without penalty; penalty may be imposed for early withdrawal <sup>2</sup>

- For variable rate, the interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and APY for these tiers may change.
- We may change the interest rate subject to be changed at any time.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- For an automatically renew certificate of deposit account, the grace period is 10 days after the maturity date to withdraw funds without penalty.
- Your certificate account renewal status will indicate in the “**Truth in Savings Disclosure for Time Certificate of Deposit Account**” after you opened.

1. To obtain the disclosed annual percentage yield, you must maintain a minimum average daily balance (ADB) required by the type of account. We use the (ADB) method to calculate interest on your account. At our discretion, we may change the interest rate on your account. If you close your account before interest is credited, you will not receive the accrued interest.

2. For a 7-29 day term, the penalty is all interest accrued, or interest on half of the term, whichever is greater. For 30-day to 1 year term, the penalty is 30 days’ simple interest. For terms over 366 days, the penalty is 90 days’ simple interest.

3. Option Rate Certificate of Deposit allows one-time annual percentage yield adjustment during initial term. Option 1: Increase annual percentage yield, keep maturity date. Option 2: Increase annual percentage yield, extend maturity date, add funds (if desired)

