



**Notice of Changes in Schedule of Deposit Accounts, Services, and Fees
Effective December 3, 2018**

Dear Valued Customer,

Thank you for your business and continued support for Royal Business Bank. As we celebrate our successful merger with First American International Bank in New York, we have updated our Schedule of Deposit Accounts, Services and Fees (Schedule), to include new accounts/services and adjustment to some fees.

The updated Schedule, attached herewith, will take effect December 3, 2018. In summary:

New Product

High Yield Savings (Personal)

- Minimum to open account: \$10,000
- Minimum to avoid maintenance service fee: \$500 average daily balance
- Maintenance service fee: \$3/month
- Interest compounded and credited monthly
- \$5 per check/transfer in excess of Reg. D limit (6 preauthorized transfers/month allowed)

Smart Money Market (Personal/Business)

- Minimum to open account: \$15,000
- Minimum to avoid maintenance service fee: \$5,000 average daily balance
- eStatement via online banking required
- Maintenance service fee: \$10/month
- \$10 per check/transfer in excess of Reg. D limit (6 preauthorized transfers/month allowed)
- Interest compounded and credited monthly

Option Rate Certificate of Deposit (Personal/Business)

- Before maturity, you have a one-time opportunity to increase annual percentage yield (APY)
- Minimum to open account: no requirement
- Term: 2, 3, 4 years
- Increase APY
 - Option 1: Increase APY, keep maturity
 - Option 2: Increase APY, extend maturity, may add fund
- Interest compounded and credited monthly

Business Checking

- Minimum to open account: \$500
- Minimum to avoid maintenance service fee: \$1,000 average daily balance
- Maintenance service fee: \$10/month
- No per item fee
- Currency deposited/furnished fee: \$3 per \$1,000 if over \$50,000 per month

New Service

ATM/Debit Card

- Express Mail Request.....\$80.00
- Express Lost Card.....\$15.00

Business Service

- Bulk Deposit and Night Depository Processing.....\$30.00
- Currency Deposited/Furnished.....(New Product) Business Checking\$3.00 per \$1,000
over \$50,000/month

- Certified Letter.....\$25.00
- Mail-in request to close account.....\$20.00
- Reconciliation of Account Monthly Statement (per hour).....\$25.00
- Safe Deposit Box (Annual Fee): Late Charge.....\$20.00





Secured Credit Card	
Damaged Card Replacement.....	\$10.00
Express Mail Request.....	\$80.00
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
	(Only for business banking)
Returned ACH/Check payment.....	\$10.00
Signature Guarantee or Verification.....	\$10.00
Statement cut off (per statement).....	\$10.00
Sweep Service (per transfer).....	\$5.00
Third party balance confirmation	
International.....	\$75.00
Federal National Mortgage Association.....	\$20.00
Wire Transfers: Wire Amendment/Cancelation.....	\$15.00

Product Name Change

- Senior Citizen Checking
 - Rename to Special Checking
 - Eligibility change to an individual age of 62 or older; or an individual age of 18 or older with valid student ID
- College Student Checking
 - Convert to Special Checking
 - Minimum to open account change to \$100
 - Change to no waive on 1st set check printing fee
- Individual Retirement Account Certificate of Deposit
 - Change to no annual fee/set up fee/closing fee
- Business Checking
 - Renamed to Premier Business Checking
- Debit Card
 - In addition to free on RBB owned ATM and waive up to 4 times surcharge on non-RBB owned ATM, there will be no surcharge on Allpoint ATM network

<u>Fee Change</u>	From	To
Foreign Draft	\$15.00	\$25.00
Foreign Deposited Item	\$7.00	\$25.00
IRA Account		
Account Closing Fee	\$35.00	\$0.00
Annual Fee	\$35.00	\$0.00
Set up Fee	\$35.00	\$0.00
Stop Payment-New or Renewal	\$25.00	\$30.00

Account Analysis Fee Schedule Change

- New Service
 - ACH Same Day \$1.00
- Fee Change

	From	To
- ACH Debit or Credit Origination	\$0.12	\$0.15

Again, thank you very much for your support. Please contact your branch of account if there are any questions.

