

Rate & Fee Schedule

INCLUDING TRUTH IN SAVINGS DISCLOSURES

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit account Rate and Fee Schedule, and acknowledges that it is a part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

Time Certificates of Deposit

We offer the following two types of Time Certificate of Deposit Accounts: eCD and Regular CD

Rate Information -This account is an interest bearing account. The interest rate for Time Certificate of Deposit is fixed and will be paid from the date of the deposit until the maturity date. The interest rate and Annual Percentage Yield on this account are indicated on the Bank's Deposit Accounts Rates Internet page. This Internet page reflects the Bank's current interest rates and annual percentage yields for with terms from 1 month to 5 years. You also may call us at 1-877-998-2265 for current interest rates and annual percentage yields.

The interest rate and Annual Percentage Yield will not change for the term of the account. Interest begins to accrue on the business day you deposit non-cash items (for example, electronic transfer from connected checking account to an eCD). The opening deposit for an eCD generally occurs within two business days after you have successfully confirmed the amounts of two small deposits the Bank sends to your personal checking account. Interest will be compounded daily and will be credited to the account monthly. For eCDs, you have the option to transfer interest to your connected checking account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 days in the year. You must maintain a minimum balance of \$10,000.00 in the account to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$10,000.00 to open this account. Additional deposits are allowed only during the grace period upon maturity in these methods based on the type of Time Certificate of Deposit opened:

eCD – deposits during your grace period may be made via electronic direct transfer from your connected checking account. Interest earned and credited to the account may be withdrawn via transfer to your connected checking account. Transactions to and from this account must be done online between your account and your connected checking account. Cash, check transactions and wire transfers are not permitted.

Regular CD – deposits during the grace period may be made via wire transfer, transfer from an existing VirtualBank account, and by check. Interest earned and credited to the account may be withdrawn via wire transfer, transfer to an existing VirtualBank account, and by official check. Cash and electronic direct transfers to external accounts are not permitted.

Time Account Information: Your account will mature in accordance with the term selected, unless otherwise indicated on the face of the certificate. If you withdraw any of the principal before the maturity date we may impose a penalty according to the term of the account as follows: For terms less than six months, the penalty is equal to 1 month simple interest whether earned or not. For terms equal to six months but less than one year, the penalty is equal to 3 months simple interest whether earned or not. If the term is one year or more, the penalty is equal to 6 months simple interest whether earned or not. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. You will have 14 calendar days after the maturity date to withdraw funds without penalty.

eCD Account Fees: The following fees apply to this account: Chargeback -return deposit fee: \$15.00; Internet banking fee: \$0.00; Levy/Garnishment: \$50.00; Research fee: \$20.00 per hour. Online statements: Your account statements are available to you online each monthly statement cycle with no service fee. A monthly service fee of \$5.00 will be charged for each paper statement mailed to you.

Regular CD Account Fees: The following fees apply to these accounts: Chargeback -return deposit fee: \$15.00; Internet banking fee:\$0.00; Levy/Garnishment: \$50.00; Official check fee: \$5.00; On-line statement fee: \$0.00; Overnight mail delivery at your request: Market price based on delivery source; Research fee: \$20.00 per hour; Wire transfer fee -incoming: \$0.00; Wire transfer fee -outgoing domestic: \$20.00; and Wire



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transfer fee -outgoing international: \$45.00.

We appreciate your decision to open a Time Certificate of Deposit account with VirtualBank – a Division of Sabadell United Bank, N.A. This Agreement sets forth certain conditions, rates, and rules that are specific to your account. Each signer acknowledges that the Account Holder named on the Confirmation of Time Deposit has placed on deposit with the Financial Institution the Deposit Amount indicated, and has agreed to keep the funds on deposit until the Maturity Date. As used in the Agreement, the words "you", "your" or "yours" mean the Account Holder(s), the word "Account" means this Time Deposit Account and the word "Agreement" means this Time Certificate of Deposit Agreement, and the words "we", "us" and "our" mean VirtualBank – a Division of Sabadell United Bank, N.A. This Account is effective as of the Issue Date and is valid as of the date we receive credit for non-cash items (such as electronic transfers from your connected checking account deposited to your eCD). Deposits of cash or foreign currency and foreign items will not be accepted.

Sabadell United Bank, N.A. and VirtualBank – a Division of Sabadell United Bank, N.A. are the same FDIC-insured institution. Deposits held under each trade name are not separately insured, but are combined when determining FDIC insurance coverage. Our FDIC certificate number is 21837 and is registered under the a Sabadell United Bank, N.A. name.

Issue Date For the eCD account, we will consider your account opening date to be the date you confirm the two small deposits to validate ownership if confirmed on a business day, otherwise the first business day thereafter.

For the Regular CD account, if your check deposit or wire transfer is received by 2:00 PM EST on a business day, we will consider your account opening date to be the date funds were received. If funds are received after 2:00 PM EST on a business day, we will consider your account opening date to be the next business day.

Business Day: Everyday is a business day, except Saturday, Sunday, and federal holidays **Interest Rate:** The interest rate is the annual rate of interest paid on the Account which does not reflect compounding ("Interest Rate"), and is based upon the interest accrual basis described above.

Automatic Renewal Policy: If the Account will automatically renew as described above, the principal amount and all paid earned interest that has not been withdrawn will automatically renew on each Maturity Date for an identical period of time as the original deposit term. Interest on renewed accounts will be calculated at the interest rate then in effect for time deposits of that Deposit Amount and term. For example, a 6 month CD will renew at the rate then in effect for the same term. If you wish to withdraw funds from your Account, you must notify us during the grace period after the Maturity Date.

Early Withdrawal Penalty: You have agreed to keep the funds on deposit until the Maturity Date of your Account. Any withdrawal of all or part of the funds from your Account prior to maturity may result in an early withdrawal penalty.

Exceptions: We may let you withdraw money from your Account before the Maturity Date without an early withdrawal penalty: (1) when one or more of you dies or is determined legally incompetent by a court or other administrative body of competent jurisdiction; or (2) within an applicable grace period (if any).

Right of Set Off:

Subject to applicable law, we may exercise our right of setoff or security interest against any and all of your Accounts (except Trust Accounts) without notice, for any liability or debt of any of you, whether joint or individual, whether direct or contingent, whether now or hereafter existing, and whether arising from overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If the Account is a joint or multiple-party account, each joint or multiple-party account holder authorizes us to exercise our right of setoff against any and all Accounts of each account holder.

Other Account Rules:

The following rules also apply to the Account.

Surrender of Instrument.

We may require you to endorse and surrender this Agreement to us when you withdraw funds, transfer or close your Account. If you lose this Agreement, you agree to sign any affidavit of lost instrument, or other Agreement we may require, and agree to hold us harmless from liability, prior to our honoring your withdrawal or request.



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Death of Account Holder.

Each Account Holder agrees to notify us immediately upon the death of any other Account Holder. You agree that we may hold the funds in your Account until we have received all required documentation and instructions.

Indemnity.

If you ask us to follow instructions that we believe might expose us to any claim, liability or damages, we may refuse to follow your instructions or may require a bond or other protection, including your agreement to indemnify us.

Pledge.

You agree not to pledge your Time Certificate of Deposit without our prior consent. If pledged, you may not withdraw funds from your Time Certificate of Deposit until all obligations secured by your Account are satisfied.

eMoney Market

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield on this account are indicated on the Bank's Deposit Accounts Rates page. This page reflects the Bank's current interest rates and annual percentage yields. There are five rate tiers on this account. If the daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$9,999.99 and is less than \$25,000.00 the interest rate paid on the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$24,999.99 and is less than \$50,000.00, the interest rate paid on the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$49,999.99 and is less than \$100,000.00, the interest rate paid on the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$99,999.99, the interest rate paid on the account will be as indicated on the Bank's Deposit Accounts Rates page.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit non-cash items (for example, transfers). The opening deposit generally occurs within two business days after you have successfully confirmed the amounts of two small deposits the Bank sends to your personal checking account. Additional deposits begin to earn interest on the day funds are deposited to your account which is generally the first business day after the date a transfer is submitted. Transfers submitted by 4:00 PM EST on a business day will be credited to your account the next business day. Transfers submitted after 4:00 PM EST on a business day will be credited to your account on the second business day. Transfers submitted on a weekend or Federal Holiday will be considered submitted on the next business day and will be credited to your account on the second business day. Interest will be compounded daily and will be credited to the account monthly.

Funds Availability: A 10 business day hold is placed on funds deposited into your account during the first 30 days. Every day is a business day, except Saturdays, Sundays and Federal Holidays. After 30 days, a 3 business day hold will apply to deposits.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. In accordance with Regulation D, which banks must comply with, you may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction. A \$5 per item charge in excess of Regulations D limits will be assessed.

Account Fees: The following fees apply to this account: Chargeback -return deposit fee: \$15.00; Close-out in first 90 days fee: \$50.00; Direct deposit/ACH fee: \$0.00; Dormant account fee (more than 36 months inactive): \$5.00 per statement cycle; Internet banking fee: \$0.00; Levy/Garnishment: \$50.00; NSF/Overdraft fee per item: \$25.00; On-line statement fee: \$0.00; Overnight mail delivery at your request: Market price based on delivery source; Postage-paid deposit envelopes fee: \$0.00; Research fee: \$20.00 per hour; eMoney Market account per item charge in excess of regulatory limitations: \$5.00; Statement copy fee if retrieved by VirtualBank: \$5.00; Stop payment fee: \$25.00; Online statements: Your account statement is available to you online each monthly statement cycle with no service fee. A monthly service fee of \$5.00 will be charged for each paper statement mailed to you.

High Yield Checking

Rate Information: This account is an interest bearing account. The interest rate on this account is as indicated on the Bank's Deposit Accounts Rates page which reflect the current interest rates and annual percentage yields. There are five rate tiers on this account. If the daily balance is less than \$2,500.00, the interest rate paid on the entire balance in the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$2499.99 but less than \$10,000.00 the interest rate paid on the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$9,999.99, but less than \$25,000, the interest rate paid on the account will be as indicated



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on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$24,999.99, but less than \$50,000, the interest rate paid on the entire balance in the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$49,999.99 the interest rate paid on the entire balance in the account will be as indicated on the Bank's Deposit Accounts Rates page.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account.

Account Fees: An average daily balance of \$1,500.00 per statement cycle must be maintained in order to avoid the High Yield Checking monthly maintenance fee of \$5.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The following fees apply to this account: Annual ATM/Visa[®] Check Card fee: \$0.00; ATM/Visa[®] Check Card replacement fee: \$5.00; Chargeback -return deposit fee: \$15.00; Check copy fee if retrieved by VirtualBank: \$5.00; Check printing fee for checking account: Free first order of 50 checks. Costs for future orders vary based on design and style and will be debited from your account accordingly; Checking account per item charge: \$0.00; Close-out in first 90 days fee: \$50.00; Direct deposit/ACH fee: \$0.00; Dormant account fee (more than 36 months inactive) : \$5.00 per statement cycle; Internet banking fee: \$0.00; Levy/Garnishment: \$50.00; NSF/Overdraft fee per item: \$25.00; On-line bill payment fee: \$0.00; Official check fee: \$5.00; On-line statement fee: \$0.00; Overnight mail delivery at your request: Market price based on delivery source; Point of sale (POS) transaction fee: \$0.00; Postage-paid deposit envelopes fee: \$0.00; Research fee: \$20.00 per hour; Statement copy fee if retrieved by VirtualBank: \$5.00; Stop payment fee: \$25.00; Wire transfer fee -incoming: \$0.00; Wire transfer fee -outgoing domestic: \$20.00; and Wire transfer fee -outgoing international: \$45.00.

Online statements: Your account statement and check images are available to you online each monthly statement cycle with no service fee. A monthly service fee of \$5.00 will be charged for each paper statement mailed to you.

Premium Money Market

Rate Information: This account is an interest bearing account. The interest rate on this account is as indicated on the Bank's Deposit Accounts Rates page which reflect the current interest rates and annual percentage yields. There are five rate tiers on this account. If the daily balance is less than \$5,000.00, the interest rate paid on the entire balance in the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$4,999.99 and is less than \$25,000.00 the interest rate paid on the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$24,999.99 and is less than \$50,000.00, the interest rate paid on the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$49,999.99 and is less than \$95,000.00, the interest rate paid on the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$94,999.99, the interest rate paid on the account will be as indicated on the Bank's Deposit Accounts Rates page.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$5,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, check, draft, debit card, similar order or telephone (including data transmission) agreement, order or instruction. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: An average daily balance of \$5,000.00 per statement cycle must be maintained in order to avoid the Premium Money Market monthly maintenance fee of \$10.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The following fees apply to this account: Annual ATM/Visa[®] Check Card fee: \$0.00; ATM/Visa[®] Check Card replacement fee: \$5.00; Chargeback -return deposit fee: \$15.00; Check copy fee if retrieved by VirtualBank: \$5.00; Check printing fee for money market accounts: Free first order of 50 checks. Costs for future orders vary based on design and style and will be debited from your account accordingly; Close-out in first 90 days fee: \$50.00; Direct deposit/ACH fee: \$0.00; Dormant account fee (more than 36



months inactive): \$5.00 per statement cycle; Internet banking fee: \$0.00; Levy/Garnishment: \$50.00; Money market per item charge in excess of regulatory limitations: \$10.00; Non-proprietary ATM fee: \$0.00; NSF/Overdraft fee per item: \$25.00; Official check fee: \$5.00; On-line statement fee: \$0.00; Overnight mail delivery at your request: Market price based on delivery source; Point of sale (POS) transaction fee: \$0.00; Postage-paid deposit envelopes fee: \$0.00; Research fee: \$20.00 per hour; Statement copy fee if retrieved by VirtualBank: \$5.00; Stop payment fee: \$25.00; Wire transfer fee -incoming: \$0.00; Wire transfer fee -outgoing domestic: \$20.00; and Wire transfer fee -outgoing international: \$45.00.

Online statements: Your account statement and check images are available to you online each monthly statement cycle with no service fee. A monthly service fee of \$5.00 will be charged for each paper statement mailed to you.

Virtual Savings

Rate Information: This account is an interest bearing account. The interest rate on this account is as indicated on the Bank's Deposit Accounts Rates page which reflect the current interest rates and annual percentage yields.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, check, draft, debit card, similar order or telephone (including data transmission) agreement, order or instruction. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: An average daily balance of \$1,000.00 per statement cycle must be maintained in order to avoid the Virtual Savings account monthly maintenance fee of \$10.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The following fees apply to this account: Annual ATM/Visa® Check Card fee: \$0.00; ATM/Visa® Check Card replacement fee: \$5.00; Chargeback -return deposit fee: \$15.00; Close-out in first 90 days fee: \$50.00; Direct deposit/ACH fee: \$0.00; Dormant account fee (more than 36 months inactive): \$5.00 per statement cycle; Internet banking fee: \$0.00; Levy/Garnishment: \$50.00; Non-proprietary ATM fee: \$0.00; NSF/Overdraft fee per item: \$25.00; Official check fee: \$5.00; On-line statement fee: \$0.00; Overnight mail delivery at your request: Market price based on delivery source; Postage-paid deposit envelopes fee: \$0.00; Research fee: \$20.00 per hour; Savings account per item charge in excess of regulatory limitations: \$5.00; Statement copy fee if retrieved by VirtualBank: \$5.00; Stop payment fee: \$25.00; Wire transfer fee -incoming: \$0.00; Wire transfer fee -outgoing domestic: \$20.00; and Wire transfer fee -outgoing international: \$45.00.

Online statements: Your account statement and check images are available to you online each monthly statement cycle with no service fee. A monthly service fee of \$5.00 will be charged for each paper statement mailed to you.

Virtual Checking and Affinity Checking (No longer offered -The following applies to existing accounts)

Rate Information: This account is an interest bearing account. There are three rate tiers on this account. If the daily balance is less than \$1,000.00, the interest rate paid on the entire balance in the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$999.99 and is less than \$25,000.00 the interest rate paid on the account will be as indicated on the Bank's Deposit Accounts Rates page. If the daily balance is more than \$24,999.99, the interest rate paid on the account will be as indicated on the Bank's Deposit Accounts Rates page.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You had to deposit \$5000.00 to open this account.

Account Fees: An average daily balance of \$1,000.00 per statement cycle must be maintained in order to avoid the Virtual Now Checking



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monthly maintenance fee of \$10.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The following fees apply to this account: Annual ATM/Visa® Check Card fee: \$0.00; ATM/Visa® Check Card replacement fee: \$5.00; Chargeback -return deposit fee; \$15.00; Check copy fee if retrieved by VirtualBank: \$5.00; Check printing fee for checking account: Free first order of 50 checks. Costs for future orders vary based on design and style and will be debited from your account accordingly; Checking account per item charge: \$0.00; Close-out in first 90 days fee: \$50.00; Direct deposit/ACH fee: \$0.00; Dormant account fee (more than 36 months inactive): \$5.00 per statement cycle; Internet banking fee: \$0.00; Levy/Garnishment: \$50.00; Non-proprietary ATM fee: \$0.00; NSF/Overdraft fee per item: \$25.00; Official check fee: \$5.00; On-line bill payment fee: \$0.00; On-line statement fee: \$0.00; Overnight mail delivery at your request: Market price based on delivery source; Point of sale (POS) transaction fee: \$0.00; Postage-paid deposit envelopes fee: \$0.00; Research fee: \$20.00 per hour; Statement copy fee if retrieved by VirtualBank: \$5.00; Stop payment fee: \$25.00; Wire transfer fee -incoming: \$0.00; Wire transfer fee -outgoing domestic: \$20.00; and Wire transfer fee -outgoing international: \$45.00.

Online statements: Your account statement and check images are available to you online each monthly statement cycle with no service fee. A monthly service fee of \$5.00 will be charged for each paper statement mailed to you.

Virtual Money Market (No longer offered -The following applies to existing accounts)

Rate Information: This account is an interest bearing account. There are two rate tiers on this account. If the daily balance is less than \$5,000.00, or if the daily balance is more than \$4,999.99 the interest rate paid on the entire balance in the account will be as indicated on the Bank's Deposit Accounts Rates page which reflect the current interest rates and annual percentage yields.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You had to deposit \$5,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, check, draft, debit card, similar order or telephone (including data transmission) agreement, order or instruction. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: An average daily balance of \$5,000.00 per statement cycle must be maintained in order to avoid the Virtual Money Market monthly maintenance fee of \$10.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The following fees apply to this account: Annual ATM/Visa® Check Card fee: \$0.00; ATM/Visa® Check Card replacement fee: \$5.00; Chargeback -return deposit fee; \$15.00; Check copy fee if retrieved by VirtualBank: \$5.00; Check printing fee for money market accounts: Free first order of 50 checks. Costs for future orders vary based on design and style and will be debited from your account accordingly; Close-out in first 90 days fee: \$50.00; Direct deposit/ACH fee: \$0.00; Dormant account fee (more than 36 months inactive): \$5.00 per statement cycle; Internet banking fee: \$0.00; Levy/Garnishment: \$50.00; Money market per item charge in excess of regulatory limitations: \$10.00; Non-proprietary ATM fee: \$0.00; NSF/Overdraft fee per item: \$25.00; Official check fee: \$5.00; On-line statement fee: \$0.00; Overnight mail delivery at your request: Market price based on delivery source; Point of sale (POS) transaction fee: \$0.00; Postage-paid deposit envelopes fee: \$0.00; Research fee: \$20.00 per hour; Statement copy fee if retrieved by VirtualBank: \$5.00; Stop payment fee: \$25.00; Wire transfer fee -incoming: \$0.00; Wire transfer fee -outgoing domestic: \$20.00; and Wire transfer fee -outgoing international: \$45.00.

Online statements: Your account statement and check images are available to you online each monthly statement cycle with no service fee. A monthly service fee of \$5.00 will be charged for each paper statement mailed to you.

Callable CD and Step CD with Callable Option (No longer offered -The following applies to existing accounts)

Rate Information: These are interest bearing accounts. The interest rate for a Callable CD is fixed and will be paid from the date of the original deposit until the maturity date of the CD, unless it is called, whichever occurs first. The Callable CD can be called at the Bank's discretion any time on or after the one year anniversary of the opening date or renewal date. The interest rate for a Step CD with Callable option is fixed for one year and will be paid from the date of the original deposit until the one year anniversary at which time the rate will either be stepped up to a pre-disclosed rate or the CD will be called. The Step CD with Callable Option can be called at the Bank's discretion any time on or after the one year anniversary of the opening date or renewal date. You may login to your account to view the interest rate and annual percentage yield on your existing account. You also may call us at 1(877) 998-2265 for current rates and annual percentage yields.

For Callable CDs, the interest rate an annual percentage yield will not change for the term of the account.



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For Step CDs with Callable Option, the interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account on the one year anniversary, if the CD is not called.

For both the Callable CD and Step CD with Callable Option, interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly, credited to another VirtualBank account monthly, or credited to you by mailing a check monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$10,000.00 in the account to obtain the disclosed annual percentage yield.

Limitations: You had to deposit \$10,000.00 to open these accounts. Additional deposits are allowed only during the grace period upon maturity. Interest earned and credited to the account may be withdrawn.

Time Account Information: Your account will mature in accordance with the term selected. We reserve the right to redeem the account any time on or after one year from the opening date or renewal date, at our sole discretion. We will send you 30 days written notice prior to the callable redemption. If you do not take action by the end of the 30 day period, we will automatically convert your existing Callable CD or Step CD with Callable Option to a new Regular CD of the same term with exception of a called 10-year product which will convert to a 5-Year Regular CD. If you choose to not convert to a Regular CD and notify us within the 30 day period, we will either return to you your principal and all accrued interest without penalty at the callable redemption date or transfer said funds to a different VirtualBank CD, checking, savings, or money market account in accordance with the instruction you give us. If you withdraw any of the principal before the maturity date we may impose a penalty according to the term of the account as follows: For terms one year or more, the penalty is equal to 6 months simple interest whether earned or not. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. These accounts will automatically renew. You will have 14 calendar days after the maturity date to withdraw funds without penalty.

Account Fees: The following fees apply to these accounts: Chargeback -return deposit fee: \$15.00; Internet banking fee: \$0.00; Levy/Garnishment: \$50.00; Official check fee: \$5.00; On-line statement fee: \$0.00; Overnight mail delivery at your request: Market price based on delivery source; Research fee: \$20.00 per hour; Wire transfer fee -incoming: \$0.00; Wire transfer fee -outgoing domestic: \$20.00; and Wire transfer fee -outgoing international: \$45.00.

Online statements: Your account statements are available to you online each monthly statement cycle with no service fee. A monthly service fee of \$5.00 will be charged for each paper statement mailed to you.

