



SCHEDULE OF FEES

Form #3006 Rev (01/2016)



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1. PERSONAL BANKING AND ONLINE BANKING SERVICE CHARGES

eChecking Accounts*

Average collected balance for statement period	Maintenance fee
\$0 to \$1,499	\$5 per month
\$1,500 or greater	No monthly Maintenance fee

* This is a Negotiable Order of Withdrawal account subject to the requirements of Regulation D.

eMoney Market Accounts

Average collected balance for statement period	Maintenance fee
\$0 to \$99	\$5 per month
\$100 or greater	No monthly Maintenance fee

A \$5 charge for each preauthorized transfer or withdrawal in excess of the regulatory maximum of six made during any monthly statement period will be charged.

Jumbo eMoney Market Accounts

Average collected balance for statement period	Maintenance fee
\$0 to \$99	\$5 per month
\$100 or greater	No monthly Maintenance fee

A \$5 charge for each preauthorized transfer or withdrawal in excess of the regulatory maximum of six made during any monthly statement period will be charged.

Service Charges

Check printing charges	Fees vary as per vendor's schedule
Accounts closed within six months	\$25 (waived for minors)
Cashier's Checks and Bank Drafts	\$12 each
Deposit corrections	\$6 each
Deposited items returned	\$12 per item
Dormant accounts	\$15 per month
Interest charged on negative collected balances resulting from checks	14% per annum
IRA Transfer fee	\$25
IRA Administrative fee	\$15 annually
Notice of levy or garnishment	\$100 plus costs

Overdraft fees resulting from checks or other electronic means, except ATM or POS transactions

Paid Items	\$35 per item
Returned Items	\$35 per item
Return mail	\$10 per statement
Request for research	\$30 per hour
Special statements	\$10 per statement
Statement reconciliation	\$35 per hour
Wire transfers	
Incoming	\$15 per transfer
Outgoing	\$25 per transfer
Outgoing International	\$50 per transfer
Telephone notification	\$5 per transfer
Tracers	\$15 per transfer

Branch Originated Services

Copies of checks, deposit tickets & deposited items	\$1 per copy
Fax copies	\$5 per page
Photocopies of prior statements	\$5 per page
Stop payments	\$35 per item
Transfers between accounts	\$5 per transfer

Online Banking Services

Account access	No charge
Account alerts	No charge
Bill payment	No charge
Check images, last 395 days	No charge
Deposit ticket images, last 395 days	No charge
Person to Person payments	No charge
Personal finance management	No charge
Statement images, previous 13 months	No charge
Stop payment	\$35 per item
Transfer between accounts	No charge

2. ATM/DEBIT CARD TRANSACTION CHARGES

The following service charges apply to transactions conducted at an Automated Teller Machine (ATM) using the Bank's issued Debit Card:

ATM withdrawals, transfers or balance inquiries for our customers at Sabadell ATM Machines	Free
Cash withdrawal for our customers at Presto network ATMs	Free
Cash withdrawal for our customers at non owned ATMs*	Free
Withdrawals for non customers at Sabadell ATM machines	\$2.00
Transfer between accounts at non owned ATMs	Free
Balance inquiries at non owned ATMs	Free
Charge for replacement for lost or stolen card, standard delivery	\$5.00
Expedited delivery of Card	\$55.00
Expedited delivery of PIN	\$35.00

There is no charge for using the Cards for a payment or refund on purchases made at a Point of Sale (POS) terminal or authorized retailer within the United States.

*There may be an additional charge to your transaction when using an ATM/Debit card at a location other than a Sabadell United Bank owned machine.

ATM surcharge rebates up to \$12 per month may apply to checking accounts opened prior to 2002.

For transactions performed outside the U.S., Visa® assesses up to 1% of the foreign currency transaction amount. These fees are referred to as International Service Assessment fees and will be passed on to your account.

Daily dollar limitations are in effect for various transaction categories as explained below:

ATM withdrawals	\$500
POS transactions	\$1,000
Cash advances	\$1,000
Merchant purchases with the Debit Card	\$2,500