

Disclosure & Fee Schedule - Commercial Deposit Accounts

This disclosure describes features of Fidelity Bank's commercial deposit accounts, including service charges. For a complete disclosure of all terms and conditions pertaining to deposit accounts please refer to the Fidelity Bank Deposit Account Agreement, which is provided to you when you open an account, and upon request at any time.

■ Basic Business Checking

Fee Schedule

Minimum deposit to open	\$200.00
Monthly service charge.....	\$0.00
First 175 items processed each statement period.....	No charge
Additional items processed each statement period.....	\$0.35
First \$5,000 coin and currency deposits each statement period.....	No charge
Additional coin and currency deposits each statement period.....	\$1.25/\$1,000 deposited

For other services and fees which may apply to your account, see the section titled "Other Services and Fees".

■ Small Business Checking

Fee Schedule

Minimum deposit to open	\$200.00
Monthly service charge.....	\$15.00
First 250 items processed each statement period.....	No charge
Additional items processed each statement period.....	\$0.35
First \$15,000 coin and currency deposits each statement period.....	No charge
Additional coin and currency deposits each statement period.....	\$1.25/\$1,000 deposited

Waive service charge with one of the following qualifiers:

- Maintain a minimum daily ledger balance of \$3,000 per statement cycle; or
- Maintain a combined average daily ledger balance of \$10,000 in this account and related business deposit accounts per statement cycle²

For other services and fees which may apply to your account, see the section titled "Other Services and Fees".

■ Premier Business Checking

Fee Schedule

Minimum deposit to open	\$200.00
Monthly service charge.....	\$25.00
First 500 items processed each statement period.....	No charge
Additional items processed each statement period.....	\$0.35
First \$15,000 coin and currency deposits each statement period.....	No charge
Additional coin and currency deposits each statement period.....	\$1.25/\$1,000 deposited

Waive service charge with one of the following qualifiers:

- Maintain a minimum daily ledger balance of \$10,000 per statement cycle; or
- Maintain a combined average combined daily ledger balance of \$50,000 in this account and other related business deposit accounts per statement cycle²

For other services and fees which may apply to your account, see the section titled "Other Services and Fees".

■ Business Savings¹

Interest

Interest is compounded daily on the daily collected balance and may change based on current rates paid on similar investments.

Fee Schedule

Minimum deposit to open	\$200.00
Monthly service charge.....	\$4.00
First two withdrawals or transfers each statement period	No charge
Additional withdrawals or transfers in excess of two	\$2.00

Waive service charge with one of the following qualifiers:

- Maintain a minimum daily ledger balance of \$300 per statement cycle; or
- Maintain an average daily ledger balance of \$2,500 per statement cycle

Waive additional withdrawal or transfer charge with the following qualifier:

- Maintain an average daily ledger balance of \$2,500 per statement cycle

For other services and fees which may apply to your account, see the section titled "Other Services and Fees".

■ Commercial Money Market Investment¹

Interest

The annual percentage yield (APY) for this account is paid on the entire collected balance for all tiers and is subject to change on a weekly basis. If the balance falls below \$25,000, the rate paid will be computed at the Interest Checking Account rate in effect for the period during which the collected balance is below \$25,000. There are six interest rate tiers which are based on daily collected balances and structured as follows:

Tier 1	\$0–\$24,999
Tier 2	\$25,000–\$49,999
Tier 3	\$50,000–\$99,999
Tier 4	\$100,000–\$499,999
Tier 5	\$500,000–\$999,999
Tier 6	\$1,000,000+

Fee Schedule

Minimum deposit to open	\$25,000.00
Monthly service charge.....	\$15.00
Per check/other paper draft.....	\$0.40
Excess item charge (per item).....	\$12.00 ¹

Waive service charge with the following qualifier:

- Maintain an average daily collected balance of \$25,000.

For other services and fees which may apply to your account, see the section titled "Other Services and Fees".

■ ANALYSIS ACCOUNTS

Analysis accounts summarize your monthly balances and account activity. The Bank gives credit for balances kept in the account to offset service charges. Accounts included in the Bank's analysis program are: Analysis Checking, Analysis Interest Checking, Analysis Money Market Savings, and Public Money Market Checking.

■ Analysis Checking

Fee Schedule

Minimum deposit to open	\$200.00
Monthly service charge.....	\$17.00
Checks/Debits (paper and electronic)	\$0.20
Deposits or other credits.....	\$0.50
• Per paper item	\$0.10
Electronic deposits	\$0.14

For other services and fees which may apply to your account, see the section titled "Other Services and Fees".

■ Analysis Interest Checking

Fee Schedule

Minimum deposit to open	\$200.00
Monthly service charge.....	\$17.00
Checks/Debits (paper and electronic)	\$0.20
Deposits or other credits.....	\$0.50
• Per paper item	\$0.10
Electronic deposits	\$0.14

For other services and fees which may apply to your account, see the section titled "Other Services and Fees".

■ Analysis Money Market Savings¹

Interest

Commercial Tiered Money Market Savings accounts with a daily collected balance of \$1,000 or greater earn interest that is computed at the Money Market rate in effect for the account. If the collected balance is less than \$1,000 the rate paid will be computed at the Interest Checking account rate in effect for the period during which the collected balance is below \$1,000. Interest is compounded daily on the daily collected balance of the account (less a reserve amount, as mandated by the Federal Reserve) and may change based on current rates paid on similar investments. There are six interest rate tiers, based on daily collected balances and structured as follows:

Tier 1	\$0–\$999
Tier 2	\$1,000–\$9,999
Tier 3	\$10,000–\$24,999
Tier 4	\$25,000–\$49,999
Tier 5	\$50,000–\$99,999
Tier 6	\$100,000+

Fee Schedule

Minimum deposit to open	\$1,000.00
Monthly service charge.....	\$0.00
Checks/Debits (paper and electronic)	\$0.20
Deposits or other credits.....	\$0.50
• Per paper item	\$0.10
Electronic deposits	\$0.14

For other services and fees which may apply to your account, see the section titled "Other Services and Fees".

■ Public Money Market Checking

Accounts with a daily collected balance of \$1,000 or greater earn interest that is computed at the Money Market rate in effect for the account. If the collected balance is less than \$1,000 the rate paid will be computed at the Interest Checking account rate in effect for the period during which the collected balance is below \$1,000. Interest is compounded daily on the daily collected balance of the account (less a reserve amount, as mandated by the Federal Reserve) and may change based on current rates paid on similar investments.

Fee Schedule

Minimum deposit to open	\$1,000.00
Monthly service charge.....	\$12.00
Checks/Debits (paper and electronic)	\$0.20
Deposits or other credits.....	\$0.50
• Per paper item.....	\$0.10
Electronic deposits	\$0.14

For other services and fees which may apply to your account, see the section titled "Other Services and Fees".

¹ Transaction Limitations — there is no limit on the number of withdrawals and deposits you may make at any Bank office or Fidelity Bank ATM. However, federal regulations allow only six pre-authorized or telephone (including computer) transfers each monthly statement period to another of your own accounts or to third parties. There is an excessive activity fee for each third-party payment or transfer exceeding the legal limit. If these limits are exceeded 3 times in 12 months, we are required by law to either change your account type or close your account.

² Related business deposit accounts includes linked non-analysis business accounts including savings, money market and CDs that have the same tax identification number.

■ OTHER SERVICES AND FEES FOR COMMERCIAL DEPOSIT ACCOUNTS

ATM – Non-Fidelity Bank Use	\$3.00
(ATM owners may impose additional fees)	
Bulk coin deposit (per bag).....	\$10.00
Bulk coin return (per bag).....	\$10.00
Cashier's checks	\$5.00
Charge off deposit collection fee	\$25.00
Coin/currency deposit (per \$1,000).....	\$1.25
Coin supplied (per roll)	\$0.08
Currency supplied (per \$1,000).....	\$1.25
Collection items (plus actual expenses paid to others)	\$50.00
Counter checks (per check).....	\$1.00
Deposit adjustment fee.....	\$4.00
Deposit verification	\$10.00
Dormant account fee ³	\$5.00
Early closing fee (if within 6 months).....	\$25.00
Fax fees	
• Local calling area (first page).....	\$1.00
• Long distance within state (first page)	\$3.00
• Out of state (continental US– first page).....	\$5.00
• Each additional page	\$1.00

Insufficient funds or overdraft fee	\$35.00	Telephone transfer (via bank associate).....	\$3.00
Interim statement fee	\$5.00	Vinyl zipper bags (1st bag free).....	\$2.50
Legal processing fee	\$100.00	Visa [®] Check Card daily transaction limits	
Mobile Banking ^{4,5}	No Charge	• ATM.....	\$1,000.00
Money orders.....	\$5.00	• PIN transactions	\$2,000.00
Night deposit service		• NON-PIN transactions ⁷	\$2,500, \$5,000, or \$7,500
• Monthly charge		Visa [®] Check Card foreign transaction fee	1.0%
- Open bag (per bag).....	\$6.00	Visa [®] Check Card replacement fee	\$3.00
- Hold bag (per bag).....	\$10.00	Wire transfer	
• Cloth bag rental (one time).....	\$15.00	• Domestic incoming	\$15.00
• Disposable bags (per bag).....	\$0.50	• Domestic outgoing (online).....	\$15.00
Notary fee (non Fidelity documents).....	\$3.00	• Domestic outgoing (in branch).....	\$20.00
Online Banking (Small Business Online Banking)		• International incoming.....	\$15.00
• Monthly service.....	No charge	• International outgoing	\$45.00
• Bill Pay service ⁵	No charge		
• Popmoney (per transaction)		³ An account becomes dormant if there is no customer initiated activity for one year on checking accounts. Does not apply to savings accounts.	
- Send money (standard and rush delivery)	\$0.50	⁴ Data and text message charges may apply. Contact your carrier for more information.	
- Receive money	No charge	⁵ Additional fees may apply to expedited bill payments; details online.	
Online Banking (BOB Advantage)		⁶ Automatic transfers are in increments of \$100.00.	
• Monthly fee		⁷ At owner's request and branch manager's approval.	
- Monthly fee.....	\$35.00	Fidelity Bank reserves the right to change the fees disclosed in this document at any time. Notice of any adverse changes will be given as required by law. In cases where special quotations are provided, these quotations supersede any fees disclosed in the document. The matters set forth in this document are effective as of June 2, 2014. The Bank's Prime Rate is based on the established index ("Index") which is the highest Prime Rate in effect on the last business day of the month as published in "Money Rates" in Wall Street Journal. If the Index is no longer available, we will choose a new index and margin which will have a historical movement substantially similar to the original Index, and will result in an annual percentage rate that is substantially similar to the rate in effect at the time the original Index becomes unavailable.	
- Wire transfer (optional module).....	\$10.00		
- ACH (optional module).....	\$10.00		
- Cash Concentration (optional module).....	\$10.00		
• Transaction fees			
- Stop payments (each).....	\$25.00		
- ACH origination (each debit/credit)	\$0.40		
- Direct deposit (each).....	\$0.40		
- Wire transfer (domestic outgoing).....	\$15.00		
- Wire transfer (international outgoing).....	\$45.00		
• Bill Pay service ⁵	No charge		
Overdraft automated transfer from Checkline Reserve/Plus ⁶	\$10.00		
Photocopies	\$1.00		
Research fees (per hour).....	\$30.00		
• Copy fee per statement	\$5.00		
• Copy fee for checks, deposit slips and other documents per item or page.....	\$3.00		
• Other expenses of compliance	Actual cost		
Returned deposited items			
• Returned items	\$10.00		
• Pick up at branch	\$15.00		
• Other special instructions	\$15.00		
• Re-deposited items	\$4.00		
Safe deposit boxes			
• Annual fees			
- 2 X 5.....	\$30.00		
- 3 X 5.....	\$30.00		
- 5 X 5.....	\$45.00		
- 3 X 10.....	\$55.00		
- 5 X 10.....	\$75.00		
- 10 X 10.....	\$110.00		
• Lost key charge	\$30.00		
• Drilling fee.....	minimum \$150.00		
Special statements (per copy).....	\$5.00		
Stop payments (including automatic debits)			
• Per request or renewal	\$30.00		
• Via Business Online Banking.....	\$25.00		