## **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 perio	d\$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 cycle<sup>2</sup>

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

## ■ Premier Business Checking

## Fee Schedule

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 cycle<sup>2</sup>

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 Investment<sup>1</sup>

## 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	
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)	

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"

8/20 Page 1 of 3



#### 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	
Checks/Debits (paper and electronic)	\$0.20
Deposits or other credits	\$0.50
Per paper item	
Electronic deposits	

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	
Checks/Debits (paper and electronic)	
Deposits or other credits	
Per paper item	
Electronic deposits	

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	
Checks/Debits (paper and electronic)	
Deposits or other credits	
Per paper item	
Electronic deposits	

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

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

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

- <sup>1</sup>Transaction Limitations there is no limit on the number of withdrawals and deposits you may make at any Bank office or Fidelity Bank ATM. There is an excessive activity fee for more than six pre-authorized or telephone (including computer) transfers each monthly statement period to another of your own accounts or to third parties.
- <sup>2</sup> Related business deposit accounts include 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) \$75.00  Counter checks (per check) \$1.00  Deposit adjustment fee \$4.00  Deposit verification \$10.00  Dormant account fee3 \$5.00  Early closing fee (if within 6 months) \$25.00  Fax fees \$1.00  Long distance within state (first page) \$1.00  • Long distance within state (first page) \$5.00  • Each additional page \$1.00  Insufficient funds or overdraft fee \$35.00		
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) \$75.00 Counter checks (per check) \$1.00 Deposit adjustment fee \$4.00 Deposit verification \$10.00 Dormant account fee3 \$5.00 Early closing fee (if within 6 months) \$25.00 Fax fees \$1.00 Long distance within state (first page) \$1.00 • Out of state (continental US- first page) \$5.00 • Each additional page \$1.00 Insufficient funds or overdraft fee \$35.00	ATM – Non-Fidelity Bank Use(ATM owners may impose additional fees)	\$3.00
Cashier's checks	Bulk coin deposit (per bag)	\$10.00
Charge off deposit collection fee	Bulk coin return (per bag)	\$10.00
Coin/currency deposit (per \$1,000)	Cashier's checks	\$5.00
Coin supplied (per roll)	Charge off deposit collection fee	\$25.00
Currency supplied (per \$1,000)	Coin/currency deposit (per \$1,000)	\$1.25
Collection items (plus actual expenses paid to others)	Coin supplied (per roll)	\$0.08
Counter checks (per check) \$1.00  Deposit adjustment fee \$4.00  Deposit verification \$10.00  Dormant account fee3 \$5.00  Early closing fee (if within 6 months) \$25.00  Fax fees \$1.00  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	Currency supplied (per \$1,000)	\$1.25
Deposit adjustment fee	Collection items (plus actual expenses paidto others)	\$75.00
Deposit verification	Counter checks (per check)	\$1.00
Dormant account fee³- \$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	Deposit adjustment fee	\$4.00
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	Deposit verification	\$10.00
Fax fees  • Local calling area (first page)	Dormant account fee <sup>3</sup>	\$5.00
Local calling area (first page)     Long distance within state (first page)     Out of state (continental US- first page)     Each additional page	Early closing fee (if within 6 months)	\$25.00
	Local calling area (first page)     Long distance within state (first page)     Out of state (continental US- first page)	\$3.00 \$5.00
Interim statement fee\$5.00	Insufficient funds or overdraft fee	\$35.00
	Interim statement fee	\$5.00



Legal processing fee		
Money orders	Legal processing fee	\$100.00
Night deposit service  • Monthly charge  - Open bag  - Saoo  Oline Banking (Brall Business Online Banking)  - Monthly service  - No charge  - Bill Pay service <sup>6</sup> No charge  - Bill Pay service <sup>6</sup> - Non-bundled pricing:  - Business Advantage)  - Monthly fees  - Non-bundled pricing:  - Business Advantage  - Saoo  - ACH module (optional)  - Saoo  - ACH module (optional)  - Saoo  - ACH module option 1 (25 ACH items)  - Sacoo  - ACH module option 2 (100 ACH items)  - Sacoo  - ACH module option 3 (300 ACH items)  - Transaction fees  - Per ACH item over 300 (ACH bundle option 1)  - Per ACH item over 300 (ACH bundle option 2)  - Per ACH item over 300 (ACH bundle option 3)  - Per ACH item over 300 (ACH bundle option 3)  - Per ACH item over 300 (ACH bundle option 3)  - Souo  - Wire transfer (international outgoing)  - Sacoo  - Wire transfer (international outgoing)  - Sacoo  - Wire transfer (international outgoing)  - Sacoo  - Sacoo  - Wordraft automated transfer from checking account?  - Stop payments (each)  - Sacoo  - Overdraft automated transfer from checking Reserve/Plus?  - Suoo  - Overdraft automated transfer from Checking Reserve/Plus?  - Suoo  - Overdraft automated transfer from Checking Reserve/Plus?  - Suoo  - Overdraft automated transfer from Checking Reserve/Plus?  - Suoo  - Overdraft automated transfer from Checking Reserve/Plus?  - Suoo  - Overdraft automated transfer from Checking Reserve/Plus?  - Suoo  - Other expenses of compliance  - Actual cost  - Returned deposited items  - Returned items  - Returned items  - Returned items  - Returned items  - Sacoo  - Other expenses of compliance  - Actual cost  - Sacoo  - Other special instructions  - Sacoo  -	Mobile Banking <sup>45</sup>	No Charge
. Monthly charge	Money orders	\$5.00
- Open bag		
- Hold bag. \$10.00  • Cloth bag rental (one time). \$15.00 • Disposable bags (per bag). \$50.50 • Lost key charge. \$30.00  Notary fee (non Fidelity documents). \$3.00  Online Banking (Small Business Online Banking) • Monthly service. No charge • Bill Pay service <sup>5</sup> No charge  Online Banking (Business Advantage) • Monthly fees • Non-bundled pricing: • Business Advantage. \$15.00 • Wire module (optional). \$10.00 • ACH module (optional). \$10.00 • ACH module option 1 (25 ACH items). \$25.00 • ACH module option 1 (25 ACH items). \$75.00 • ACH module option 3 (300 ACH items). \$75.00 • Transaction fees • Per ACH item over 25 (ACH bundle option 1). \$0.10 • Per ACH item over 300 (ACH bundle option 2). \$0.40 • Per ACH item over 300 (ACH bundle option 3). \$0.10 • Per ACH item over 300 (ACH bundle option 3). \$15.00 • Wire transfer (domestic outgoing). \$15.00 • Wire transfer (International outgoing). \$25.00 • Bill Pay service. No charge  Overdraft automated transfer from checking account? \$10.00  Overdraft automated transfer from Savings account?		¢C 00
Cloth bag ental (one time). \$15,00 Disposable bags (per bag). \$0,50 Lost key charge. \$3,000 Notary fee (non Fidelity documents). \$3,00 Online Banking (Small Business Online Banking) • Monthly service. No charge Bill Pay service⁵ No charge Olline Banking (Business Advantage) • Monthly fees • Non-bundled pricing: > Business Advantage. \$15,00 > Wire module (optional). \$10,00 > ACH module (optional). \$10,00 > ACH module option 1 (25 ACH items). \$25,00 > ACH module option 1 (25 ACH items). \$25,00 > ACH module option 2 (100 ACH items). \$45,00 > ACH module option 3 (300 ACH items). \$75,00  • Transaction fees • Per ACH item over 100 (ACH bundle option 1). \$1,00 • Per ACH item over 200 (ACH bundle option 3). \$0,10 • Per ACH item over 300 (ACH bundle option 3). \$0,10 • Per ACH item fone-bundled pricing). \$0,40 • Wire transfer (domestic outgoing). \$15,00 • Bill Pay service⁵  Overdraft automated transfer from checking account? \$10,00 • Bill Pay service⁵  No charge  Overdraft automated transfer from checking Reserve/Plus? \$10,00  Overdraft automated transfer from Savings account? \$10,00  Photocopies. \$1,00  Research fees (per hour). \$3,00 • 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 deposited items  * Returned items. \$10,00 • Re-deposited items. \$15,00 • Re-deposited item		
• Lost key charge		
Notary fee (non Fidelity documents)		
Online Banking (Small Business Online Banking)  • Monthly service* • Bill Pay service* Online Banking (Business Advantage)  • Monthly fees  • Non-bundled pricing:  > Business Advantage		
• Monthly services — No charge • Bill Pay services — No charge Online Banking (Business Advantage) • Monthly fees • Non-bundled pricing:		\$3.00
• Bill Pay service <sup>5</sup> Online Banking (Business Advantage) • Monthly fees - Non-bundled pricing; > Business Advantage		N. I. alaanana
Online Banking (Business Advantage)  • Monthly fees  - Non-bundled pricing:  > Business Advantage	Montnly service      Bill Pay service5	No charge
• Monthly fees	•	110 onarge
- Non-bundled pricing:		
> Wire module (optional) \$10.00	- Non-bundled pricing:	
> ACH module (optional)		
- Bundled Pricing (includes Business Advantage)6		
> Wire module	- Bundled Pricing (includes Business Advantage) <sup>6</sup>	
> ACH module option 2 (100 ACH items)	> Wire module	
> ACH module option 3 (300 ACH items)		
• Transaction fees		
- Per ACH item over 100 (ACH bundle option 2)	Transaction fees	
- Per ACH item over 300 (ACH bundle option 3) \$0.10 - Per ACH item (non-bundled pricing) \$0.40 - Wire transfer (domestic outgoing) \$15.00 - Wire transfer (international outgoing) \$45.00 - Stop payments (each) \$25.00 - Bill Pay service <sup>5</sup> No charge  Overdraft automated transfer from checking account <sup>7</sup> \$10.00  Overdraft automated transfer from savings account <sup>7</sup> \$10.00  Overdraft automated transfer from Checking Reserve/Plus <sup>7</sup> \$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 \$10.00 - Pick up at branch \$15.00 - Re-deposited items \$15.00 - Re-deposited items \$4.00  Safe deposit boxes - Annual fees - 2 × 5 \$3.00 - 3 × 5 \$3.00 - 5 × 5 \$3.00 - 5 × 5 \$45.00 - 10 × 10 \$55.00 - 10 × 10 \$55.00 - 10 × 10 \$50.00 - Salou -		
- Per ACH item (non-bundled pricing)		
- Wire transfer (domestic outgoing) \$15.00 - Wire transfer (international outgoing) \$45.00 - Stop payments (each) \$25.00 • Bill Pay service⁵ No charge  Overdraft automated transfer from checking account⁻ \$10.00  Overdraft automated transfer from Savings account⁻ \$10.00  Overdraft automated transfer from Checking Reserve/Plus⁻ \$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 × 5 \$30.00 - 3 × 5 \$30.00 - 3 × 5 \$30.00 - 5 × 5 \$30.00 - 5 × 10 \$55.00 - 10 × 10 \$75.00 - 10 × 10 \$55.00  • Lost key charge \$30.00	- Per ACH item (non-bundled pricing)	\$0.10
- Stop payments (each)	- Wire transfer (domestic outgoing)	\$15.00
Overdraft automated transfer from checking account?       \$10.00         Overdraft automated transfer from savings account?       \$10.00         Overdraft automated transfer from Checking Reserve/Plus?       \$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       \$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         • 5 X 5       \$30.00         • 5 X 5       \$45.00         • 5 X 10       \$75.00         • Lost key charge       \$30.00	- Wire transfer (international outgoing)	\$45.00
Overdraft automated transfer from checking account?       \$10.00         Overdraft automated transfer from savings account?       \$10.00         Overdraft automated transfer from Checking Reserve/Plus?       \$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       \$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         • 5 X 5       \$30.00         • 5 X 5       \$45.00         • 5 X 10       \$75.00         • Lost key charge       \$30.00	Bill Pay services	
Overdraft automated transfer from savings account7       \$10.00         Overdraft automated transfer from Checking Reserve/Plus7       \$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       \$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         • 5 X 5       \$45.00         • 3 X 10       \$55.00         • 5 X 10       \$75.00         • Lost key charge       \$30.00		
Overdraft automated transfer from Checking Reserve/Plus7       \$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       \$10.00         • Pick up at branch       \$15.00         • Other special instructions       \$15.00         • Re-deposited items       \$4.00         Safe deposit boxes       \$4.00         • Annual fees       \$30.00         - 3 × 5       \$30.00         - 5 × 5       \$45.00         - 3 × 10       \$55.00         - 5 × 10       \$75.00         -10 × 10       \$110.00         • Lost key charge       \$30.00		
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       \$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		
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       \$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		
<ul> <li>Copy fee per statement</li> <li>Copy fee for checks, deposit slips and other documents per item or page</li> <li>Other expenses of compliance</li> <li>Returned deposited items</li> <li>Returned items</li> <li>Pick up at branch</li> <li>Other special instructions</li> <li>Re-deposited items</li> <li>Safe deposit boxes</li> <li>Annual fees</li> <li>2 X 5</li> <li>3 X 5</li> <li>3 X 00</li> <li>5 X 5</li> <li>\$4,00</li> <li>Safe deposit ditems</li> <li>Safe deposit boxes</li> <li>Lost key charge</li> <li>\$3.00</li> <li>\$5.00</li> <li>\$75.00</li> <li>\$10.00</li> <li>\$30.00</li> <li>\$30.00</li> <li>\$75.00</li> <li>\$30.00</li> </ul>		
documents per item or page       \$3.00         • Other expenses of compliance       Actual cost         Returned deposited 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	Copy fee per statement	
<ul> <li>Other expenses of compliance</li></ul>	Copy fee for checks, deposit slips and other	φ
Returned deposited 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 × 5		
<ul> <li>Returned items</li></ul>		
<ul> <li>Pick up at branch</li></ul>		\$10.00
• Re-deposited items	Pick up at branch	\$15.00
Safe deposit boxes  • Annual fees  - 2 X 5		
<ul> <li>Annual fees</li> <li>2 X 5</li></ul>	·	\$4.00
- 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		
- 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		\$30.00
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-10 X 10		
	-10 X 10	\$110.00
• Drilling reeminimum \$150.00		
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Special statements (per copy)	\$5.00
Stop payments (including automatic debits)  • Per request or renewal  • Via Business Online Banking	\$30.00
Telephone transfer (via bank associate)	\$3.00
Vinyl zipper bags (1st bag free)	\$2.50
Visa® Debit Card daily transaction limits  • ATM	\$2,000.00 \$2,500, \$5,000, or \$7,500 \$2,500.00 \$5,000.00
Visa® Debit Card foreign transaction fee	1.0%
Visa® Debit Card replacement fee	\$3.00
Wire transfer  • Domestic incoming  • Domestic outgoing (online)  • Domestic outgoing (in branch)  • International incoming  • International outgoing	\$15.00 \$20.00 \$15.00

<sup>3</sup> An account becomes dormant if there is no customer initiated activity for one year on checking accounts. Does not apply to savings accounts.

<sup>4</sup> Data and text message charges may apply. Contact your carrier for more information.

<sup>5</sup> Additional fees may apply to expedited bill payments; details online.

<sup>6</sup>Customer can only be set up with one bundled pricing option. Other products added would be at non-bundled pricing.

<sup>7</sup> Automatic transfers are in increments of \$100.00.

<sup>8</sup> At owner's request and branch manager's approval.

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 August 27, 2020. 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.