Disclosure & Fee Schedule
Commercial Deposit Accounts

Fidelity Bank
Right By You®

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 cycle[2]

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 cycle[2]

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

Advantage Business Checking

Fee Schedule

Minimum deposit to open	$200.00
Monthly service charge	$65.00
First 750 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
Business Advantage Online Banking	No charge
ACH Module[3]	No charge
First 100 ACH items processed each statement period	No charge
Additional ACH items each statement period	$0.40
Positive Pay	No charge
ACH Filter	No charge
First two outgoing domestic wires each statement period (online)[4]	No charge
First four incoming domestic wires each statement period	No charge

Waive service charge with the following qualifiers:
- Maintain a minimum daily ledger balance of $75,000 per statement cycle; and
- Maintain active enrollment in Positive Pay and ACH Filter.

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

Business Savings[1]

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[1]

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. 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 Savings[1]

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. 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

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. 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.*

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

[3] *Credit approval required*

[4] *Wire module required. Subject to Wire Module fee of $10.00/month.*

OTHER SERVICES AND FEES FOR COMMERCIAL DEPOSIT ACCOUNTS

ATM – Non-Fidelity Bank Use (ATM owners may impose additional fees)	$3.00
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
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
Interim statement fee ... $5.00
Legal processing fee ... $100.00
Mobile Banking[5,6] ... No Charge
Money orders ... $5.00

Night deposit service
- Monthly charge
  - Open bag (per bag) ... $6.00
  - Hold bag (per bag) ... $10.00
- Cloth bag rental (one time) ... $15.00
- Disposable bags (per bag) ... $0.50

Notary fee (non Fidelity documents) ... $3.00

Online Banking (Small Business Online Banking)
- Monthly service ... No charge
- Bill Pay service[6] ... 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
  - Bundled Pricing (includes Business Advantage)[7]
    > Wire module ... $15.00
    > 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 25 (ACH bundle option 1) ... $1.00
  - Per ACH item over 100 (ACH bundle option 2) ... $0.40
  - 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[6] ... No charge

Overdraft automated transfer from checking account[8] ... $10.00
Overdraft automated transfer from savings account[8] ... $10.00
Overdraft automated transfer from Checking Reserve/Plus[8] ... $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

Telephone transfer (via bank associate) ... $3.00
Vinyl zipper bags (1st bag free) ... $2.50

Visa® Debit Card daily transaction limits
- ATM ... $1,000.00
- PIN transactions ... $2,000.00
- NON-PIN transactions[9] ... $2,500, $5,000, or $7,500
  - Basic Business Checking ... $2,500.00
  - Small Business Checking ... $5,000.00
  - Premier / Analysis Business Checking ... $7,500.00

Visa® Debit Card foreign transaction fee ... 1.0%
Visa® Debit Card replacement fee ... $3.00

Wire transfer
- Domestic incoming ... $15.00
- Domestic outgoing (online) ... $15.00
- Domestic outgoing (in branch) ... $20.00
- International incoming ... $15.00
- International outgoing ... $45.00

[5] Data and text message charges may apply. Contact your carrier for more information.

[6] Additional fees may apply to expedited bill payments; details online.

[7] Customer can only be set up with one bundled pricing option. Other products added would be at non-bundled pricing.

[8] Automatic transfers are in increments of $100.00.

[9] At owner's request and branch manager's approval.

A checking account becomes dormant if there is no customer-initiated activity for one year. A savings account becomes dormant if there is no customer-initiated activity for two years.

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 April 7, 2023. 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 andwill result in an annual percentage rate that is substantially similar to the rate in effect at the time the original Index becomes unavailable.