

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.

CHECKING & SAVINGS ACCOUNTS

All interest-bearing checking and savings accounts are variable rate accounts. At our discretion we may change the interest rate and annual percentage yield on your account at any time. You can obtain current rate and yield information by contacting your local branch.

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the "collected" balance in the account each day. Interest is compounded daily and will be credited to your account on a monthly basis. If you close your account before interest is credited, you will not receive the accrued interest.

■ Basic Business

A simple and straightforward checking account that helps you simplify the finances of your small business.

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

An easy-to-use checking account designed to meet the everyday banking needs of small businesses.

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 cycle¹

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

■ Premier Business

A prestigious checking account that helps your business meet its long-term financial goals.

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 daily ledger balance of \$50,000 in this account and other related business deposit accounts per statement cycle¹

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

■ Advantage Business

Have more control over your business with a bundled checking account that streamlines your banking and cash management services.

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 Online Banking.....	No charge
ACH Module ²	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).....	No charge
First four incoming domestic wires each statement period.....	No charge

Waive service charge with the following qualifiers:

- Maintain a monthly average 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**

Grow your bottom line with a competitive interest rate and easy access when you need it. This account is perfect for businesses that keep low to moderate balances.

Fee Schedule

Minimum deposit to open.....	\$200.00
Monthly service charge.....	\$4.00
First two withdrawals or transfers each statement period.....	No charge
Additional withdrawal fee (per withdrawal).....	\$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 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**

Maximize your savings while maintaining convenient access to your cash. This savings account is ideal for businesses with savings balances of \$25,000 or more.

Fee Schedule

Minimum deposit to open.....	\$25,000.00
Monthly service charge.....	\$15.00
Per debit fees	
• Check or paper draft (per item).....	\$0.40
Excessive activity fee (per item) ³	\$12.00

Waive monthly service charge and per debit fees with the following qualifier:

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

Interest rate tiers are:

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+

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**

A checking account designed for businesses that have a high volume of transactions, keep large balances, and want multiple checking accounts.

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**

Help manage cash flow with an interest-bearing analysis account designed for high-activity businesses with more complex financial needs.

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**

Grow your business and maximize your returns – all while keeping your money accessible when you need it.

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

Interest rate tiers are:

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+

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



■ Public Money Market Checking

A checking account designed to meet the needs of public institutions.

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

² Credit approval required

³ 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.

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
Business Online Banking.....	No charge
• Bill Payment service ⁵	No charge
• Intrabank transfer.....	No charge
• External transfer to another financial institution	
- Standard.....	\$3.00
- Next day.....	\$5.00
• Managed users (up to two users).....	No charge
• Managed users (three or more users).....	\$15.00
• ACH module.....	\$10.00
• Fraud Prevention tools	
- ACH Filter.....	\$50.00
- ACH Block.....	\$35.00
- Positive Pay.....	\$50.00
• Bundled pricing (includes three or more users) ⁶	
- 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
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 ^{4,5}	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
Overdraft automated transfer from checking account ⁷	\$10.00
Overdraft automated transfer from savings account ⁷	\$10.00
Overdraft automated transfer from Checking Reserve/Plus ⁷	\$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	
- Basic Business Checking.....	\$2,500.00
- Small Business Checking.....	\$5,000.00
- Advantage, 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

Zelle (per transaction)

• Send money.....	No charge
• Receive money.....	No charge

⁴Data and text message charges may apply. Contact your carrier for more information.

⁵Additional fees may apply to expedited bill payments; details online.

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

⁷Automatic transfers are in increments of \$100.00.

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 October 17, 2024.