

## Deposit Products

| Account Name                | Minimum to Open Account | Minimum Balance to Avoid Monthly Maintenance Fee | Monthly Maintenance Fee | Earnings Credit Rate | Interest Bearing Account *** | Tiered Interest | Compounded Daily | Daily Balance Computation Method | Transfer Limitations | Monthly Statement |
|-----------------------------|-------------------------|--|-------------------------|----------------------|------------------------------|-----------------|------------------|----------------------------------|----------------------|-------------------|
| Commercial Basic Checking   | \$100                   | \$3,500  | \$12 *                  | No                   | No                           | No              | Yes              | Daily Ledger Balance             | No                   | Yes               |
| Commercial Account Analysis | \$100                   | n/a  | **                      | Yes                  | No                           | No              | Yes              | Daily Ledger Balance             | No                   | Yes               |
| Commercial IOTA             | \$100                   | n/a  | n/a                     | No                   | Yes                          | Yes             | Yes              | Daily Ledger Balance             | No                   | Yes               |
| Commercial Money Market     | \$100                   | \$2,500  | \$15*                   | No                   | Yes                          | Yes             | Yes              | Daily Ledger Balance             | Yes                  | Yes               |
| Consumer Basic Checking     | \$25                    | n/a  | n/a                     | No                   | No                           | No              | Yes              | Daily Ledger Balance             | No                   | Yes               |
| Consumer Money Market       | \$100                   | \$2,500  | \$15*                   | No                   | Yes                          | Yes             | Yes              | Daily Ledger Balance             | Yes                  | Yes               |
| Certificate of Deposit      | \$2,500                 | n/a  | n/a                     | No                   | Yes                          | No              | Yes              | Daily Ledger Balance             | No                   | No                |

\* Fee waived on new accounts for first 60-days

\*\* Activity fees may apply. An Earnings Credit Rate may offset certain fees and charges.

\*\*\* Interest calculated on the daily ledger balance and credited to your account monthly

## Fee Schedule

|                                     |   |  |
|-------------------------------------|---|--|
| <b>ATM Fees and Debit Card Fees</b> | <b>Domestic ATM Withdrawal Transaction Fee</b>  | Refunded; maximum of \$50 per statement cycle.   |
|                                     | <b>Foreign Exchange Rate Adjustment: Debit card purchases, non-ATM cash transactions or ATM withdrawals in a foreign currency</b>   | 3% of the withdrawal amount after conversion to U.S. dollars   |
|                                     | <b>Debit Card Replacement / Rush Request:</b> A request for express overnight shipping. (Avoid this fee by requesting standard shipping)  | \$50 per card, upon request  |
| <b>Non-Sufficient Funds Fees</b>    | <b>Non-Sufficient Funds:</b> This occurs when Locality Bank pays a check, ACH, ATM, or debit card purchase transaction, when the account does not have enough money to cover the item(s) presented    | Locality Bank will waive the first 3 occurrences daily. <ul style="list-style-type: none"> <li>▪ \$18 per item after 3</li> <li>▪ Maximum of 3 additional fees per business day (up to \$54). (fee waived until May 3<sup>rd</sup>)</li> </ul> |
| <b>Wire Transfer Fees</b>           | <b>Domestic and International Incoming Wire:</b> A wire transfer deposited into your account  | \$0 per transfer   |
|                                     | <b>Banker Assisted Outgoing Domestic Wire:</b> A banker helps in sending the wire to a bank account within the U.S.   | \$25 per transfer<br>\$12 return wire fee  |
|                                     | <b>Online Outgoing Domestic Wire:</b> localitybank.com or the mobile app is used to send a wire   | \$12 per transfer<br>\$12 return wire fee  |
|                                     | <b>Banker Assisted Outgoing International Wire:</b> A banker helps send a wire from your Locality Bank account to a bank outside the U.S. in either U.S. dollars (USD) or foreign currency (FX)       | \$45 per transfer<br>\$12 return wire fee  |
|                                     | <b>Online Outgoing International Wire:</b> localitybank.com or the mobile app is used to send a wire from a Locality Bank account to a bank outside the U.S. in U.S. dollars or foreign currency (FX) | \$25 per transfer<br>\$12 return wire fee  |
| <b>ACH Origination Fees</b>         | <b>ACH Online Module:</b> Allows ACH Origination capability on selected accounts  | \$0 per month  |
|                                     | <b>ACH Payments:</b> Initiate electronic (ACH) payments to any checking or savings in the U.S.  | \$0.25 per transaction for the first 50 / \$0.15 per transaction over 50<br>\$1 same day ACH<br>\$2 return fee   |
|                                     | <b>ACH Collections:</b> Initiate electronic (ACH) collections to any checking or savings accounts in the U.S.   | \$0.25 per transaction for the first 50 / \$0.15 per transaction over 50<br>\$1 same day ACH<br>\$2 return fee   |
|                                     | <b>ACH Credit / Debit Block:</b> Allows clients to block all ACH debits, credits, or both from a checking account.  | \$0 monthly fee  |
|                                     | <b>ACH Positive Pay:</b> Allows to filter and whitelist specific authorized ACH company ID's  | \$0 per month  |

## Fee Schedule

|                                    |   |   |
|------------------------------------|---|---|
| <b>Online Banking Service Fees</b> | <b>Check Positive Pay:</b> Customer uploads a file or enters check information they have written, and Locality compares checks presented for payment against that file or entered information to help prevent fraud | \$0 monthly fee per account<br>\$0 per exception item<br>\$0 per check return |
|                                    | <b>Reverse Positive Pay:</b> Allows customers to monitor checks presented to Locality for payment against checks they have written to help prevent fraud  | \$0 monthly fee per account<br>\$0 per exception item<br>\$0 per check return |
|                                    | <b>Remote Deposit Capture / Multi Feed Check Scanner:</b> Remotely scan and deposit checks using a multi feed check scanner   | \$25 a month<br>\$500 each additional scanner                                 |
|                                    | <b>Remote Deposit Capture / Single Feed Check Scanner:</b> Remotely scan and deposit checks using a single feed check scanner   | \$15 a month<br>\$300 each additional scanner                                 |
|                                    | <b>Online Stop Payment:</b> Submit stop payments directly in localitybank.com or the mobile app   | \$6 each stop payment request   |

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| <b>Other Fees</b>  | <b>Order for Checks or Supplies:</b> An order of business checks, deposit slips or other banking supplies  | <b>Varies</b> (based on check type and items ordered)  |
|  | <b>Temporary Checks:</b> 3 to a page custom printed temporary checks   | \$2 per page   |
|  | <b>Official Check:</b> A check issued by the bank / branch, for any amount, and a payee designated by the client   | \$5 a check  |
|  | <b>Legal Processing:</b> Processing of any garnishment, tax levy, or other court or administrative order against your accounts, whether or not the funds are actually paid                                   | \$100 per order  |
|  | <b>Stop Payment:</b> Banker assisted stop payment request, check or ACH  | \$25 per request   |
|  | <b>Returned Deposited Item or Cashed Check Returned:</b> Returned or cashed item that is returned unpaid   | \$12 per item  |
|  | <b>Account Transfer:</b> Internal account transfer processed manually by bank representative   | \$5 per transfer (fee waived until May 3 <sup>rd</sup> )   |
|  | <b>Check Cashing:</b> Non-customer on us checks  | \$5 per check for non-customers  |
|  | <b>Overdraft Protection Transfer:</b> A transfer is automatically initiated from another one of your accounts previously designated  | Locality Bank will waive the first 3 occurrences each month.<br>▪ \$5 per transfer after 3 (fee waived until May 3 <sup>rd</sup> ) |
|  | <b>Statements:</b> E-statements will be available at the beginning of each month on localitybank.com or the mobile app. If you select to receive paper statements, those will be delivered via regular mail. | \$0 e-Statement<br>\$3 paper statement via mail  |
|  | <b>Dormant Account Fee:</b> This occurs when an account is inactive and will be charged monthly after 18 months of inactivity.   | \$20 per month   |
|  | <b>Collection Items:</b> Foreign checks will be treated as collection items and will be forwarded to the foreign bank that the check is drawn on for clearance.  | \$10 per item Canadian<br>\$10 per item Domestic<br>\$30 per item Foreign  |
| <b>Excessive Transaction Fee Money Market:</b> Regulation D allows up to six restricted transactions a month on savings and money market accounts. | \$5 per transaction, after 6 transactions per month  |  |