



CONSUMER SCHEDULE OF FEES AND SERVICE CHARGES

EFFECTIVE DATE: NOVEMBER 1, 2025



U.S. Century Bank



2301 NW 87 Avenue



Miami, Florida 33172



Telephone: (305) 715-5200

www.uscentury.com



U.S. CENTURY BANK



CONSUMER SCHEDULE OF FEES & SERVICE CHARGES

CONSUMER ACCOUNT MAINTENANCE FEES

EFFECTIVE DATE: NOVEMBER 1, 2025

PERSONAL CHECKING	SENIOR CITIZEN CHECKING
<ul style="list-style-type: none"> Minimum to open account \$100 Maintenance Fee: No maintenance fee with a minimum daily balance of \$100. If the balance falls below the required minimum amount \$10 will be charged per monthly statement cycle. 	<ul style="list-style-type: none"> Minimum to open account \$100 Maintenance Fee: No maintenance fee Minimum age of 65 required to qualify
NOW ACCOUNT	CENTURY GOLD PERSONAL MONEY MARKET
<ul style="list-style-type: none"> Minimum to open account \$1,000 Maintenance Fee: No maintenance fee with a minimum daily balance of \$1,500. If the balance falls below the required minimum amount, \$15 will be charged per monthly statement cycle. Item Fee: \$.15 per monthly statement cycle for every check paid, deposit slip, and check deposited if the collected balance falls below \$1,500. Monthly Printed Statement Service Fee: \$4.97. 	<ul style="list-style-type: none"> Minimum to open account \$100 Maintenance Fee: No maintenance fee with a minimum daily balance of \$500. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle.
CENTURY PLUS PERSONAL MONEY MARKET	PERSONAL SAVINGS
<ul style="list-style-type: none"> Minimum to open account \$2,500 Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount \$10 will be charged per monthly statement cycle. 	<ul style="list-style-type: none"> Minimum to open account \$250 Maintenance Fee: No maintenance fee with a minimum daily balance of \$250. If the balance falls below the required minimum amount, \$10 will be charged per quarterly statement cycle
MINOR SAVINGS	CENTURY PLUS PERSONAL SAVINGS*
<ul style="list-style-type: none"> Minimum to open account \$20 Maintenance Fee: No maintenance fee 	<ul style="list-style-type: none"> Minimum to open account \$250 Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$10 will be charged per quarterly statement cycle.
INTERNATIONAL PERSONAL CHECKING	PREMIER PERSONAL MM*
<ul style="list-style-type: none"> Minimum to open account \$100 Maintenance Fee: No maintenance fee with a minimum daily balance of \$25,000. If the balance falls below the required minimum amount, \$25 will be charged per monthly statement cycle. 	<ul style="list-style-type: none"> Maintenance Fee: No monthly maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, a \$25 fee will be charged per monthly statement cycle.





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ADVANTAGE MINOR SAVINGS	ADVANTAGE PERSONAL CHECKING
<ul style="list-style-type: none"> Minimum to open account \$20 Maintenance Fee: No maintenance fee 	<ul style="list-style-type: none"> Minimum to open account \$100 Maintenance Fee: No maintenance fee
ADVANTAGE PERSONAL SAVINGS	ADVANTAGE NOW ACCOUNT
<ul style="list-style-type: none"> Minimum to open account \$100 Maintenance Fee: No maintenance fee with a minimum daily balance of \$250. If the balance falls below the required minimum amount \$5 will be charged per quarterly statement cycle. 	<ul style="list-style-type: none"> Minimum to open account: \$1,000 Maintenance Fee: No maintenance fee with a minimum daily balance of \$1,500. If the balance falls below the required minimum amount, \$15 will be charged per monthly statement cycle. Item Fee: \$.15 per monthly statement cycle for every check paid, deposit slip and check deposited if the collected balance falls below \$1,500. Monthly Printed Statement Service Fee: \$4.97.
ADVANTAGE PERSONAL MONEY MARKET	
<ul style="list-style-type: none"> Minimum to open account \$2,500 Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle. 	

FLEX ACCOUNTS

(ONLINE ONLY)

PERSONAL FLEX CHECKING (I & II)	PERSONAL FLEX SAVINGS
<ul style="list-style-type: none"> Minimum to open account: \$100 Maintenance Fee: No maintenance fee with a minimum daily balance of \$100. If the balance falls below the required minimum amount \$10 will be charged per monthly statement cycle. 	<ul style="list-style-type: none"> Minimum to open account: \$250 Maintenance Fee: No maintenance fee with a minimum daily balance of \$250. If the balance falls below the required minimum amount, \$5 will be charged per quarterly statement cycle.
PERSONAL FLEX MONEY MARKET	
<ul style="list-style-type: none"> Minimum to open account: \$500 to open account. Maintenance Fee: No maintenance fee with a minimum daily balance of \$500. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle. 	

*No longer offered

Additional charges and fees may be charged. Please review the Additional Fees and Services page.



CONSUMER SCHEDULE OF FEES & SERVICE CHARGES

ADDITIONAL FEES & SERVICES

Payment Orders		Funds/Transaction Related	
Cashier's Check		Stop Payment	\$35.00
Customer	\$10.00	Internal Transfer	\$10.00
Non-Customer	\$35.00	Charge Back Check (loan payment)	\$25.00
Counter Check		Deposit Correction	\$5.00
	\$1.50	Deposit Item Chargeback	\$10.00
Wire Transfer		Non-US Century ATM Charge	\$3.00
Incoming Wire Transfer Fee	\$15.00	Debit Card Replacement	\$10.00
Outgoing Domestic Wire Transfer Fee	\$40.00	ATM/Debit Cards Special Handling	\$20.00
Outgoing International Wire	\$70.00	ATM/Debit Cards Rush Orders	\$60.00
Wire Investigation	\$30.00	Instant issue Debit Card	\$10.00
Wire Tracer	\$30.00	Non-Customer ATM Transactions	\$3.50
<i>(All fees are per item/occurrence)</i>		Levies/Garnishment/Legal Process	\$100.00
Safe Deposit Boxes		Collection-Domestic	\$25.00
Boxes		Collection-Foreign	\$70.00
2"x5" (only available at Aventura Banking Center)	\$25.00	Excessive Activity – Money Market (per item)	\$10.00
3"x5"	\$35.00	Excessive Activity-Savings Acct (per item)	\$3.00
3"x10"	\$55.00	<i>(All fees are per item/occurrence)</i>	
5"x5"	\$45.00	Nonsufficient Funds Charges	
5"x10"	\$105.00	Overdraft Funds Paid Charge*	\$38.00
10"x10"	\$155.00	Nonsufficient Funds Return Charge*	\$38.00
Late Fee	\$10.00	Overdraft Interest Rate	18.00%
Safe Deposit Box Drilling	\$200.00	(for the overdrawn amount per day)	
Key Deposit	\$25.00	Uncollected Funds Charge (paid item)	\$27.00
Other Services		Overdraft Coverage Transfer	\$10.00
Audit Confirmation	\$10.00	*NSF/Check charge applies to overdrafts created by check, in-person withdrawal, or other electronic means. Excludes one-time Point of Sale (POS) and ATM transactions.	
Automatic Sweep Transfer	\$5.00	<i>(All fees are per item/occurrence)</i>	
Customer Safekeeping (per month)	\$5.00	Account Servicing	
Photocopy Document (per copy)	\$2.00	Accounts Closed within 180 days of opening	\$25.00
Notary Service	\$10.00	Account Activity Printout	\$5.00
Signature Guarantee	\$5.00	Account Verification Letter	\$15.00
Research (per hour)	\$25.00	Dormant Deposit Accounts	
Returned mail (per month)	\$20.00	(after 12 months-excluding savings accounts)	
Night Depository Annual Fee	\$35.00	Monthly Statements Cycle	\$25.00
Night Depository Key Replacement	\$25.00	Quarterly Statements	\$75.00
Bulk Deposit Processing (per hour)	\$15.00	Dormant Savings Accounts (after 24 months)	
Coin rolls (per order)	\$5.00	Monthly Statements Cycle	\$25.00
Strapped bills-outgoing (per order)	\$5.00	Quarterly Statements Cycle	\$75.00
Bank Reference	\$10.00	Duplicate Statement	\$10.00
Non-USCB Customer Check Cashing Fee	\$8.00	NOW Account	
ACH Blocks and Filters	\$15.00	Printed Paper Statement Cycle Fee	\$4.97
External Transfer	\$3.00	<i>(All fees are per item/occurrence)</i>	
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