

***BUSINESS SCHEDULE OF FEES
AND SERVICE CHARGES***



U.S. CENTURY BANK

Effective Date: December 5, 2016

Business Account Maintenance Fees

Business DDA Checking

Minimum balance: \$100 to open account.

Maintenance Fee: No monthly maintenance fee based on a minimum daily balance of \$1,500. If the balance falls below the required minimum amount, a \$15 will be charged per monthly statement cycle.

Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100.

Transaction Fee: First 200 items free per month, thereafter .20¢ per item.

Printed Statement Fee: \$6.95 per month.

Business Analysis Checking

Minimum balance: \$100 to open account.

Maintenance Fee: \$15 per monthly statement cycle.

Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100.

*Additional fees are charged per monthly statement cycle in relations to the transactions that present against the account and customer may receive earning credits.

HOA Business Checking

Minimum balance: \$100 to open account.

Maintenance Fee: None

HOA Business Money Market

Minimum balance: \$500 to open account.

Maintenance Fee: None

Century Plus Business Money Market

Minimum balance: \$500 to open account.

Maintenance Fee: No monthly maintenance fee with a minimum daily balance of \$10,000. If the balance falls below the required minimum amount, a \$10 fee will be charged per monthly statement cycle.

Century Gold Business MM (Money Market)

Minimum balance: \$500 to open account.

Maintenance Fee: No monthly maintenance fee with a minimum daily balance of \$500. If the balance falls below the required minimum amount, a \$10 fee will be charged per monthly statement cycle.

Century Plus Business Savings

Minimum balance: \$500 to open account.

Maintenance Fee: No monthly maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, a \$10 fee will be charged per quarterly statement cycle.

Business NOW Checking (Interest Bearing)

Minimum balance: \$100 to open account.

Maintenance Fee: No monthly maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount a \$15 fee will be charged per monthly statement cycle.

Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100.

IOTA NOW Checking

Minimum balance: \$100 to open account. No minimum daily balance required.

Maintenance Fee: \$15 per monthly statement cycle.

Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100.

Additional Fees and Services

Payment Orders:

Cashier's Check	
Customer.....	\$10.00
Non-Customer.....	\$30.00
Counter Check.....	\$1.50
Wire Transfer	
Incoming Wire Transfer Fee.....	\$15.00
Incoming Cash Management	
Wire Transfer Fee.....	\$15.00
Outgoing Wire Transfer Fee.....	\$30.00
Outgoing INTL Wire TRF (Transfer) Fee.....	\$45.00
Wire Investigation.....	\$15.00
Wire Tracer	\$15.00
Wire Notice by Email Confirmation	No Charge
Draft in Foreign Currency.....	\$20.00
Cash Management ACH/WIRE (per acct).....	\$40.00
Cash Management ACH (per acct).....	\$25.00
Cash Management WIRE (per acct).....	\$25.00
Basic Cash Management (per month).....	\$10.00
Domestic Wire Transfers (online).....	\$20.00
International Wire Transfers (online).....	\$30.00

Safe Deposit Boxes:

Boxes 2"x5"*	\$20.00
3"x5"	\$30.00
3"x10"	\$50.00
5"x5"*	\$40.00
5"x10"	\$100.00
10"x10"	\$150.00
(*Only available at our Aventura Branch)	
Late Fee	\$10.00
Safe Deposit Box Drilling.....	\$200.00
Key Deposit.....	\$25.00

Other Services:

Bond Collections.....	\$20.00
Audit Confirmation.....	\$10.00
Automatic Sweep Transfer.....	\$5.00
Customer Safekeeping (per month).....	\$5.00
Photocopy Document (per copy).....	\$2.00
Hold Mail (per month).....	\$20.00
Notary Service.....	\$10.00
Signature Guarantee.....	\$5.00
Research (per hour).....	\$25.00
Returned mail (per month).....	\$20.00
Night Depository Annual Fee.....	\$35.00
Night Depository Key Replacement.....	\$25.00
Bulk Deposit Processing (per hour).....	\$15.00
Coin rolls (per order)	\$5.00
Strapped bills- outgoing (per order)	\$5.00
Bank Reference.....	\$10.00
Non-USCB Customer Check Cashing Fee.....	\$7.00
Remote Deposit Capture	
(per location, per month).....	\$50.00
Wholesale Lockbox.....	By Arrangement

Funds/Transaction Related:

Stop Payment.....	\$35.00
Overdraft Coverage Transfer.....	\$10.00
Internal Transfer.....	\$10.00
Interest on Uncollected Funds.....	18.00%
(for the overdrawn amount per day)	
NSF/ Check Charge**	\$38.00
Uncollected Funds Charge	
(paid or returned item).....	\$27.00
Charge Back Check (loan payment).....	\$25.00
Deposit Correction.....	\$5.00
Deposit Item Chargeback.....	\$10.00
Non-US Century ATM Charge.....	\$3.00
Debit Card Replacement.....	\$10.00
ATM/Debit Cards Special Handling.....	\$20.00
ATM/Debit Cards Rush Orders.....	\$60.00
Instant Issue Debit Card.....	\$10.00
Non-Customer ATM Transactions.....	\$3.50
Levies/Garnishment/Legal Process.....	\$100.00
Collection-Domestic.....	\$25.00
Collection-Foreign	\$70.00
Excessive Activity-Money Market (per item).....	\$10.00
Excessive Activity-Savings Acct (per item).....	\$3.00
Remote Deposit Capture (per item).....	\$0.15
ACH/Positive Pay/Block (per acct).....	\$15.00
ACH Originated (per item).....	\$0.15
ACH Return (per item).....	\$10.00
ACH File Upload.....	\$20.00

Account Servicing:

Accounts Closed within	
180 days of opening.....	\$25.00
Account Activity Printout	\$5.00
Account Reconciliation	\$25.00
Account Verification Letter.....	\$15.00
Dormant Deposit Accounts	
(after 12 months-excluding savings accounts)	
Monthly Statements Cycle.....	\$25.00
Quarterly Statements	\$75.00
Dormant Savings Accounts (after 24 months)	
Monthly Statements Cycle.....	\$25.00
Quarterly Statements Cycle.....	\$75.00
Duplicate Statement (without checks).....	\$10.00
Business DDA Checking	
Printed Statement Cycle Fee	\$6.95
Sweep Loan Plus.....	\$100.00
ZBA Account (sub and master).....	\$25.00

****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.**