CONSUMER SCHEDULE OF FEES AND SERVICE CHARGES

EFFECTIVE DATE: NOVEMBER 4, 2026

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Member FDIC
EQUAL HOUSING LENDER

U.S. CENTURY BANK

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CONSUMER SCHEDULE OF FEES & SERVICE CHARGES

CONSUMER ACCOUNT MAINTENANCE FEES

EFFECTIVE DATE: November 4, 2026

PERSONAL CHECKING

- 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.

SENIOR CITIZEN CHECKING

- Minimum to open account $100
- Maintenance Fee: No maintenance fee
- Minimum age of 65 required to qualify

NOW ACCOUNT

- 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.

CENTURY GOLD PERSONAL MONEY MARKET

- 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

- 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.

PERSONAL SAVINGS

- 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

- Minimum to open account $20
- Maintenance Fee: No maintenance fee

CENTURY PLUS PERSONAL SAVINGS*

- 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

- 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.

PREMIER PERSONAL MM*

- 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

- Minimum to open account $20
- Maintenance Fee: No maintenance fee

ADVANTAGE PERSONAL CHECKING

- Minimum to open account $100
- Maintenance Fee: No maintenance fee

ADVANTAGE PERSONAL SAVINGS

- 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.

ADVANTAGE NOW ACCOUNT

- 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

- 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)*

- 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.

PERSONAL FLEX SAVINGS*

- 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*

- 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.

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CONSUMER SCHEDULE OF FEES & SERVICE CHARGES

ADDITIONAL FEES & SERVICES

Payment Orders

Cashier's Check	
Customer	$10.00
Non-Customer	$35.00
Counter Check	$1.50
Wire Transfer	
Incoming Wire Transfer Fee	$15.00
Outgoing Domestic Wire Transfer Fee	$40.00
Outgoing International Wire	$70.00
Wire Investigation	$30.00
Wire Tracer	$30.00

(All fees are per item/occurrence)

Safe Deposit Boxes

Boxes	2"x5" (only available at Aventura Banking Center)	$25.00
	3"x5"	$35.00
	3"x10"	$55.00
	5"x5"	$45.00
	5"x10"	$105.00
	10"x10"	$155.00
Late Fee		$10.00
Safe Deposit Box Drilling		$200.00
	Key Deposit	$25.00

Other Services

Audit Confirmation	$10.00
Automatic Sweep Transfer	$5.00
Customer Safekeeping (per month)	$5.00
Photocopy Document (per copy)	$2.00
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	$8.00
ACH Blocks and Filters	$15.00
External Transfer	$3.00

(All fees are per item/occurrence)

Funds/Transaction Related

Stop Payment	$35.00
Internal Transfer	$10.00
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

(All fees are per item/occurrence)

Nonsufficient Funds Charges

Overdraft Funds Paid Charge*	$38.00
Nonsufficient Funds Return Charge*	$38.00
Overdraft Interest Rate (for the overdrawn amount per day)	18.00%
Uncollected Funds Charge (paid item)	$27.00
Overdraft Coverage Transfer	$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.**

(All fees are per item/occurrence)

Account Servicing

Accounts Closed within 180 days of opening	$25.00
Account Activity Printout	$5.00
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	$10.00
NOW Account	
Printed Paper Statement Cycle Fee	$4.97

(All fees are per item/occurrence)