



# BUSINESS SCHEDULE OF FEES AND SERVICE CHARGES

EFFECTIVE DATE: FEBRUARY 18, 2026



**U.S. Century Bank**



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**U.S. CENTURY BANK**



## BUSINESS SCHEDULE OF FEES & SERVICE CHARGES

### BUSINESS ACCOUNT MAINTENANCE FEES

EFFECTIVE DATE: February 18, 2026

<p><b>BUSINESS DDA CHECKING</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$100</li> <li>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.</li> <li>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.</li> <li>Printed Statement Fee: \$6.95 per month.</li> </ul>	<p><b>BUSINESS ANALYSIS CHECKING</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$100</li> <li>Maintenance Fee: \$15 per statement cycle.</li> <li>Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. *Additional fees are charged per monthly statement cycle in relation to the transactions that present against the account and customer may receive earning credits.</li> </ul>
<p><b>ASSOCIATION BUSINESS CHECKING</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$100</li> <li>Maintenance Fee: No Maintenance Fee</li> </ul>	<p><b>ASSOCIATION BUSINESS MONEY MARKET</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$500</li> <li>Maintenance Fee: No Maintenance Fee</li> </ul>
<p><b>ASSOCIATION BUSINESS INTEREST CHECKING</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$500</li> <li>Maintenance Fee: No Maintenance Fee</li> </ul>	<p><b>ASSOCIATION PREMIUM CHECKING (PMC)</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$1000</li> <li>Maintenance Fee: No Maintenance Fee</li> </ul>
<p><b>ASSOCIATION PREMIUM MONEY MARKET (PMC)</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$1000</li> <li>Maintenance Fee: No Maintenance Fee</li> </ul>	<p><b>CENTURY PLUS BUSINESS MONEY MARKET</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$500</li> <li>Maintenance Fee: No maintenance fee with a minimum daily balance of \$10,000. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle.</li> </ul>
<p><b>CENTURY GOLD BUSINESS MONEY MARKET</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$500</li> <li>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.</li> </ul>	<p><b>BUSINESS NOW CHECKING (INTEREST BEARING)</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$100</li> <li>Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount \$15 will be charged per monthly statement cycle.</li> <li>Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100.</li> </ul>
<p><b>INTERNATIONAL BUSINESS CHECKING</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$100</li> <li>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.</li> </ul>	<p><b>IOTA CHECKING</b></p> <ul style="list-style-type: none"> <li>Minimum to open account \$100</li> <li>Maintenance Fee: No Maintenance Fee</li> </ul>





## BUSINESS SCHEDULE OF FEES & SERVICE CHARGES

TM ANALYSIS ACCOUNT	BUSINESS SAVINGS
<ul style="list-style-type: none"> <li>▪ Minimum to open account \$100</li> <li>▪ Maintenance Fee: If the balance falls below the required minimum amount of \$1,500, \$15 will be charged per monthly statement cycle.</li> <li>▪ Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. *Additional fees are charged per monthly statement cycle in relation to the transactions that present against the account and customer may receive earning credits.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Minimum to open account \$2,500</li> <li>▪ 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.</li> </ul>
CENTURY GOLD BUSINESS SAVINGS	ADVANTAGE BUSINESS CHECKING
<ul style="list-style-type: none"> <li>▪ Minimum to open account \$2,500</li> <li>▪ 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.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Minimum to open account \$100</li> <li>▪ Maintenance Fee: No Maintenance Fee.</li> </ul>
ADVANTAGE BUSINESS NOW CHECKING	ADVANTAGE BUSINESS MONEY MARKET
<ul style="list-style-type: none"> <li>▪ Minimum to open account \$100</li> <li>▪ Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$15 will be charged per monthly statement cycle.</li> <li>▪ Cash Processing Fee: First \$12,000 free per month, thereafter \$.20 per \$100.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Minimum to open account \$2,500</li> <li>▪ Maintenance Fee: No Maintenance Fee.</li> </ul>
ADVANTAGE IOTA CHECKING	
<ul style="list-style-type: none"> <li>▪ Minimum to open account \$100</li> <li>▪ Maintenance Fee: No Maintenance Fee</li> </ul>	





**BUSINESS SCHEDULE OF FEES & SERVICE CHARGES**

**ADDITIONAL FEES & SERVICES**

Payment Orders		Funds/Transaction Related	
<b>Cashier's Check</b>		Stop Payment	\$35.00
Customer	\$10.00	Internal Transfer	\$10.00
Non-Customer	\$35.00	Charge Back Check (loan payment)	\$25.00
<b>Counter Check</b>	\$1.50	Deposit Correction	\$5.00
<b>Wire Transfer</b>		Deposit Item Chargeback	\$10.00
Incoming Wire Transfer Fee	\$15.00	Non-US Century ATM Charge	\$3.00
Outgoing Domestic Wire Transfer Fee	\$40.00	Debit Card Replacement	\$10.00
Outgoing International Wire	\$75.00	ATM/Debit Cards Special Handling	\$20.00
Wire Investigation	\$30.00	ATM/Debit Cards Rush Orders	\$60.00
Wire Tracer	\$30.00	Instant issue Debit Card	\$10.00
<i>(All fees are per item/occurrence)</i>		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
		<i>(All fees are per item/occurrence)</i>	
Safe Deposit Boxes		Nonsufficient Funds Charges	
<b>Boxes</b>	2"x5" (only available at Aventura Banking Center)	Overdraft Funds Paid Charge*	\$38.00
	3"x5"	Nonsufficient Funds Return Charge*	\$38.00
	3"x10"	Overdraft Interest Rate	18.00%
	5"x5"	(for the overdrawn amount per day)	
	5"x10"	Uncollected Funds Charge (paid item)	\$27.00
	10"x10"	Overdraft Coverage Transfer	\$10.00
	Late Fee	<b>*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.</b>	
	Safe Deposit Box Drilling	<i>(All fees are per item/occurrence)</i>	
	Key Deposit	<b>Account Servicing:</b>	
		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
		Business DDA Checking	
		Monthly Printed Statements Cycle Fee	\$6.95
		<i>(All fees are per item/occurrence)</i>	
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		
<i>(All fees are per item/occurrence)</i>			

