

* Residents of Massachusetts are entitled to receive up to 10 copies of checks without charge every calendar year; or an unlimited number of copies of canceled instruments is available to customers who are blind.

** Includes subpoenas, restraining orders, writs of attachment or execution, levies, garnishments, search warrants, or similar orders relating to your account that appear to us to be valid.

***Registration for First Republic Banking Online is required.

First Republic Bank Reference Numbers

Automated Banking System: 1-800-392-1407

First Republic Banking Online: 1-888-372-4891

Customer Care Center: 1-888-408-0288

Contact us via our website at www.firstrepublic.com

It's a privilege
to serve you.

Executive Offices
111 Pine Street
San Francisco, California 94111
Tel: (415) 392-1400
Toll Free: 1-800-392-1400
Fax: (415) 392-1413

Member FDIC

Convenient Internet Banking
at www.firstrepublic.com



Schedule of Fees and Related Charges for Consumer Accounts

EFFECTIVE JANUARY 1, 2010



FIRST REPUBLIC BANK
It's a privilege to serve you®

A DIVISION OF BANK OF AMERICA, N.A.

Schedule of Fees and Related Charges for Consumer Accounts

This fee schedule applies to all First Republic Bank consumer accounts. For additional terms and conditions that apply to your account, please see the Consumer Account Disclosure and Agreement.

MINIMUM AVERAGE BALANCES AND MONTHLY SERVICE CHARGES

<i>Account Type</i>	<i>Minimum Daily Balance to Obtain Disclosed Interest Rate and Annual Percentage Yield</i>	<i>Minimum Average Balance to Avoid Monthly Fee</i>	<i>Monthly Fee, if Minimum Not Maintained</i>
ATM Rebate Checking	\$3,500	\$3,500	\$18.00
Classic Checking	N/A	\$1,800	\$18.00
Money Market Checking	\$2,500	\$5,000	\$15.00

FEES AND RELATED CHARGES APPLICABLE TO ALL CONSUMER ACCOUNTS

Account Research or Reconciliation	\$50.00 per hour
ACH Origination Setup	\$25.00 per setup/change
ATM Card Replacement (no charge for first replacement)	\$5.00
Cashier's Check	\$10.00 per check
Certificate of Deposit Account Loan	\$50.00 setup
Check Copies*	\$5.00 per item
Check Printing Charges	Varies by style selected
Collection Item (Includes Foreign)	At cost + \$15.00
Courier Service	At cost + \$25.00 per month
Overdraft and Insufficient Funds	
Insufficient Funds	\$30.00 per item presented
Uncollected Funds	\$30.00 per item presented
Legal Process**	\$75.00 per order
Nonconforming Check Fee	\$0.25 per check
Notary Fee	\$2.00 per signature

Returned Deposit Item	\$10.00 per item
Special Periodic Statement	\$10.00
Statement Copies	\$10.00 per item
Stop Payment Order (per request)	
Via Automated Banking Service	\$8.00
Via Banking Online***	\$8.00
Via Phone or at an Office	\$30.00
Wire Transfer	
Incoming Wire Transfer	No Charge
Outgoing Wire Transfer	
Domestic	\$30.00
International	
U.S. Currency	\$30.00
Foreign Currency	\$25.00

OTHER ACCOUNT FEES:

Money Market Accounts

Excess Activity Fee:
Each transfer/withdrawal exceeding 6 per monthly statement cycle \$20.00

ATM Fees:
For each cash withdrawal at a non-First Republic Bank ATM in excess of 3 cash withdrawals per monthly statement cycle \$1.00

Fees may be charged for additional services, such as First Republic Banking Online. The schedules of fees for such services will be made available to you in a separate disclosure or in the agreement for the additional service.

You understand that the fees and charges imposed by us are developed as a whole, taking into account our overall operating expenses, the direct expenses associated with the various services for which fees or charges are imposed (to the extent that these expenses reasonably can be segregated) and profit margins both from the particular services to which the fee or charge is associated and on an overall basis. You agree to pay these fees and charges knowing that (1) they are not intended merely to reflect the actual costs to our performing the particular service, (2) our profit margin may not be the same for all services, and (3) profit from some services may subsidize other services with a lower profit or performed at a loss to us.

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