

Schedule of Fees and Related Charges for Consumer Accounts

JANUARY 2012



FIRST REPUBLIC BANK

It's a privilege to serve you®

Schedule of Fees and Related Charges for Consumer Accounts

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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 BALANCE REQUIREMENTS AND MONTHLY SERVICE CHARGES

<i>Account Type</i>	<i>Minimum Opening Balance</i>	<i>Minimum Daily Balance to Earn Interest</i>	<i>Minimum Average Balance to Avoid Monthly Fee</i>	<i>Monthly Fee, if Minimum Not Maintained</i>
ATM Rebate Checking	\$500	\$3,500	\$3,500	\$18
ATM Rebate Checking Unlimited	\$500	Non-interest bearing	\$3,500	\$18
Classic Checking	\$500	Non-interest bearing	\$1,800	\$18
Money Market Savings	\$5,000	No minimum requirement	No minimum requirement	None
Money Market Checking	\$5,000	No minimum requirement	\$5,000	\$15
Basic Banking Checking (<i>Available Only in New York</i>)	\$25	Non-interest bearing	N/A	\$3 (No minimum requirement)
<i>Account Type</i>	<i>Minimum Opening Balance</i>	<i>Minimum Daily Balance to Earn Interest</i>		
Passbook Savings	\$5,000	No minimum requirement		
Certificates of Deposit	\$5,000	\$5,000		
30-Day Certificates of Deposit	\$25,000	\$25,000		
Liquid Certificates of Deposit	\$10,000 minimum/ \$500,000 maximum	\$10,000*		

*If the minimum balance is not maintained, the account may be closed or transferred to another account type.

FEES AND RELATED CHARGES APPLICABLE TO ALL CONSUMER ACCOUNTS

Account Research or Reconciliation	\$50 per hour (minimum one hour)
ACH Preauthorized Transfer	\$25 per setup/change

ATM Card Replacement (no charge for first replacement)	\$5 per card
Cashier's Check	\$10 each
Certificate of Deposit Account Loan	\$50 setup
Check Copies**	\$5 each
Check Printing Charges	Varies by style selected
Collection Item (Includes Foreign)	At cost + \$15 each
Courier Service	At cost + \$25 per month
International Drafts	\$25 each + shipping charges
Legal Process	\$75 per order
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.	
Nonconforming Check	\$0.25 each
Overdraft and Insufficient Funds***	
Insufficient Funds	\$30 per item presented
Uncollected Funds	\$30 per item presented
Overdraft Protection****	\$3 per transfer
Returned Deposit Item†	\$10 each
Statement Copies	\$10 per statement
Stop Payment	
Via Automated Banking Service	\$8 each
Via Banking Online††	\$8 each
Via Phone or at an Office	\$30 each
Wire Transfer	
Incoming Wire Transfer	No Charge
Outgoing Wire Transfer	
Domestic	\$30 per wire
International	
U.S. Currency	\$30 per wire
Foreign Currency	\$25 per wire

** Residents of Massachusetts are entitled to receive up to 25 copies of checks without charge every calendar year; or an unlimited number of copies of canceled instruments is available to customers who are blind.

*** Only for Senior/Minor Checking Accounts in Massachusetts, this fee is \$5 per item.

**** Applies to checking accounts linked to another checking or Money Market deposit account.

† In Massachusetts only, this fee is \$4.80 per item and is subject to change in accordance with state regulation.

†† Registration for First Republic Banking Online is required.

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OTHER ACCOUNT FEES:

Money Market and Passbook Savings Accounts

Excess Activity Fee:

Each transfer/withdrawal
exceeding six per monthly
statement cycle \$10

Basic Banking Checking (Available Only in New York)

Per Debit Transaction per Statement Cycle:

0-8 No Charge
9 or more \$1 per debit

Fees may be charged for additional services. 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 our fees and charges 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 for 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.

How to Contact First Republic Bank

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

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Executive Offices

111 Pine Street, San Francisco, California 94111

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NEW YORK STOCK EXCHANGE SYMBOL: FRC • MEMBER FDIC

