

Schedule of Fees and Related Charges for Business Accounts

Effective February 1, 2020



FIRST REPUBLIC BANK

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Schedule of Fees and Related Charges for Business Accounts

This fee schedule applies to all First Republic Bank business accounts and it is a supplement to the Business Account Disclosure and Agreement. It contains additional information about minimum balance requirements and fees and charges applicable to our deposit products and services.

Minimum Balance Requirements and Service Fees

Account Type	Minimum Opening Deposit	Minimum Daily Balance to Earn Interest	Minimum Average Daily Balance	Monthly Service Fee	Excess Activity Fee ¹	Fee Per Check Paid
Simplified Business Checking	\$5,000	Non-interest bearing	≥ \$15,000	\$0	\$0	\$0.30 ²
			< \$15,000	\$30		
Business Interest Checking	\$5,000	Any	≥ \$15,000	\$0	\$0	\$0.20
			< \$15,000	\$30		
Business Analyzed Checking	\$5,000	Non-interest bearing	Any	\$30	\$0	\$0.20
Business Analyzed Checking With Protective Services	\$5,000	Non-interest bearing	Any	\$50	\$0	\$0.20
Interest on Lawyers Trust Account (IOLTA/IOLA/IOTA)	Any	Any	Any	\$0	\$0	\$0
Business Money Market	\$5,000	Any	≥ \$15,000	\$0	\$10	None ³
			< \$15,000	\$30		
Business Reward Money Market Savings ⁴	\$10,000	Any	≥ \$15,000	\$0	\$10	None
			< \$15,000	\$30		
Certificates of Deposit (CDs)	\$10,000	\$10,000 ⁵				
Liquid CDs	\$10,000	\$10,000 ⁵				

Other Fees and Charges

Account Close Fee < 90 Days		\$25 per account
ACH Credits Posted		\$0.10 each
ACH Debits Posted		\$0.02 each
ACH Services	ACH Online Origination Maintenance	\$20 per month per relationship
	ACH Origination Debit	\$0.02 each
	ACH Origination Credit	\$0.10 each
	Preauthorized ACH Setup	\$25 per setup
	Preauthorized ACH Transaction	\$20 each
	ACH Filter	\$10 per month per account
	ACH Block	\$10 per month per account
	ACH Direct Transmission	\$75 per month
	ACH Direct Transmission Setup	\$200 per setup
Balance Report via Facsimile		\$3 per report
Branch Transfer		\$3 each
Cashier's Check		\$10 each
Check Copies		\$5 each
Check Images	CD ROM Setup	\$200 per account
	CD ROM Monthly Maintenance	\$25 per account
Checks Paid Image Transmission		\$75 per month per relationship

Collection Fee (Domestic and Foreign)		At cost + \$15
Deposit Account Control Agreements (DACA)	Standard	\$1,500 per agreement
	Maintenance	\$50 per account per month
	Non-Standard	\$3,000 per agreement
	Maintenance Non-Standard	\$100 per account per month
Deposits	Fee Per Deposit	\$1.50 ^{6,7}
	Fee Per Check	\$0.10 ⁶
Foreign Exchange Services	Foreign Currency Account	\$30 per account
	Foreign Currency Transfer	\$12 per transfer
	Third-Party Bank Fee, prepaid	\$25 each
Information Services	Corporate Online Maintenance	\$50 per month per relationship
	Auto File Transfer	\$100 per month per relationship
Legal Process		\$75 minimum per hour
Missing Deposit Slip		\$5 per deposit slip
Night Depository		\$25 per year
Non-Conforming Check Handling		\$0.25 per check
Overdraft and Insufficient Funds	Non-Sufficient Funds (NSF) Fee	\$30 per item presented
	Uncollected Funds Fee	\$30 per item presented
Redeposit Item		\$15 each

(Continued on back)

Remote Deposit Capture (RDC)	Service Setup	\$500 per setup
	Service Maintenance	\$60 per month per relationship
	Remote Deposit	\$0.10 per check
Research		\$50 per hour (minimum one hour)
Return Deposit Item		\$10 each
Return Item Notification	Via Fax	\$7 each
	Via Email	No charge
Special Processing		\$25 each
Statement Copies	Account Analysis	\$5 per statement
	All other accounts	\$10 per statement
Stop Payments	Via Online	\$8 each
	Via Phone or Office	\$30 each
Sweep Account Maintenance		\$50 per month
Third-Party Vendor Services	Courier Service	At cost + \$25
Wire Transfer	Incoming Domestic and International	No charge
	Outgoing Domestic	\$35 each
	Outgoing International in U.S. Currency	\$35 each
	Outgoing International in Foreign Currency	\$25 each
	Outgoing wires Via Banking Online	\$12 each
	Full Pay	\$35
Zero Balance Account		\$15 per month

- ¹ Each transfer/withdrawal exceeding six per monthly statement cycle
- ² Each check in excess of 100 checks per statement period.
- ³ Excess Activity Fee applies
- ⁴ Requires a minimum daily average balance of \$100,000 in a business checking account. The Business Money Market rate will apply if this balance requirement is not met.
- ⁵ If the minimum opening deposit is not maintained, the account may be closed or transferred to another account type.
- ⁶ Does not apply to Interest on Lawyers Trust Account, Business Money Market, Business Reward Money Market Savings and CDs.
- ⁷ For Simplified Business Checking no charge for the first 21 deposits per statement period.

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.

Terms, conditions and fees for accounts, products, programs and services are subject to change.

Please consult a Treasury Management Product Consultant for a complete selection of our Treasury/Cash Management services available to you as well as its pricing.

How to Contact First Republic Bank

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