

Schedule of Fees and Related Charges for Consumer Accounts

Effective February 1, 2020



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

Schedule of Fees and Related Charges for Consumer Accounts

This fee schedule applies to all First Republic Bank consumer accounts and it is a supplement to the Consumer 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
ATM Rebate Checking	\$500	\$3,500	≥ \$3,500	\$0	None	None
			< \$3,500	\$25		
Classic Checking	\$500	Non-interest bearing	≥ \$2,500	\$0	None	None
			< \$2,500	\$25		
Basic Checking	\$25	Non-interest bearing	Any	\$3	None	\$1 ²
Money Market Savings	\$5,000	Any	≥ \$5,000	\$0	\$10	None
			< \$5,000	\$25		
Money Market Checking	\$5,000	Any	≥ \$5,000	\$0	\$10	None ³
			< \$5,000	\$25		
Passbook Savings ⁴	\$500	Any	Any	\$0	None	None
Certificates of Deposit (CDs)	\$10,000	\$10,000 ⁵				
Liquid CDs	\$10,000	\$10,000 ⁵				

¹ Each transfer/withdrawal exceeding six per monthly statement cycle

² Each check in excess of 8 checks per statement period

³ Excess Activity Fee applies

⁴ All transactions must be conducted in person at a Preferred Banking Office.

⁵ If the minimum opening deposit is not maintained, the account may be closed or transferred to another account type

You can use your ATM Card or ATM/Debit Card to withdraw cash, perform an inquiry and transfer funds between your checking and money market accounts with no ATM usage fee at ATMs located in our Preferred Banking Offices and at First Republic branded ATMs in other locations. When you use a non-First Republic ATM, you may be charged a fee by the ATM operator or any network used. Charges to you by other institutions for your transactions on non-First Republic ATMs are beyond our control. With an ATM Rebate Checking, however, we will rebate the ATM access fees assessed against your account by the ATM service provider. Domestic and foreign country ATM access fees are rebated at the end of the monthly cycle. Foreign currency conversion and other usage fees vary by country and network and are not included in the rebated ATM access fees.

Other Fees and Charges

Account Research or Reconciliation	\$50 per hour (minimum one hour)
ACH Preauthorized Transfer	\$25 per setup/change
ATM Card Replacement ¹	\$5 per card
Cashier's Check	\$10 each
Certificate of Deposit Account Loan	\$50 setup
Check Copies ²	\$5 each (2 free per account statement)
Check Printing Charges	Varies by style selected
Collection Item (Includes Foreign)	At cost + \$15 each
Courier Service	At cost + \$25 per month
Legal Process ³	\$75 minimum per hour
Nonconforming Check	\$0.25 each
Overdraft and Insufficient Funds ⁴	
Overdraft item paid	\$30 per item, max \$120 per day
Non-sufficient funds (NSF) item returned	\$30 per item, max \$120 per day
Item paid or returned against uncollected funds (UCF)	\$30 per item, max \$120 per day
Returned Deposit Item ⁵	\$10 each
Statement Copies	\$10 per statement
Stop Payment	
Via Automated Banking Service	\$8 each
Via Banking Online ⁶	\$8 each
Via Phone or at an Office	\$30 each
Wire Transfer	
Incoming Domestic and International	No charge
Outgoing Domestic	\$30 per wire
Outgoing Via Banking Online	\$12 per wire
Outgoing International in	
U.S. Currency ⁷	\$30 per wire
Foreign Currency ⁷	\$25 per wire

¹ No charge for first replacement.

² 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.

³ 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.

⁴ \$5 per item for Senior/Minor Checking Accounts in Massachusetts.

⁵ In Massachusetts only, this fee is \$4.80 per item and is subject to change in accordance with state regulation.

⁶ Registration for First Republic Banking Online is required.

⁷ Wire processing fees charged by international banks vary in amount, and First Republic is waiving those additional fees until further notice.

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.

How to Contact First Republic Bank

Automated Banking System:	(800) 392-1407
First Republic Banking Online:	(888) 372-4891
Client Care Center:	(888) 408-0288

Contact us via our website at [firstrepublic.com](https://www.firstrepublic.com)

Executive Offices

111 Pine Street, San Francisco, CA 94111

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