

Schedule of Fees and Related Charges for Business Accounts

JUNE 2018



FIRST REPUBLIC BANK

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Schedule of Fees and Related Charges for Business Accounts

June 2018

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

Minimum Balance Requirements and Monthly Service Charges

Account Type	Minimum Opening Balance	Minimum Daily Balance to Earn Interest	Minimum Average Balance to Avoid Monthly Fee	Monthly Fee, if Minimum Not Maintained
Simplified Business Checking	\$5,000	Non-interest bearing	\$15,000	\$30
Business Interest Checking	\$5,000	No minimum requirement	\$15,000	\$30
Business Money Market	\$5,000	No minimum requirement	\$15,000	\$30
Business Reward Money Market Savings	\$10,000	No minimum requirement	\$15,000	\$30
<i>(Requires \$100,000 in a business checking account*)</i>				
Interest on Lawyers Trust Account <i>(IOLTA/IOLA/IOTA)</i>	\$0	No minimum requirement	No minimum requirement	None

**If the business checking account average balance falls below \$100,000 per statement cycle the Business Money Market rate will apply.*

Account Type	Minimum Opening Balance	Monthly Account Maintenance Fee
Business Analyzed Checking	\$5,000	\$30

Account Type	Minimum to Open Account and Earn Interest
Certificates of Deposit	\$10,000

Fees and Related Charges

Account Services

Monthly Account Maintenance	\$30 per account
Zero/Managed Balance Monthly Fee	\$15 per account
Account Analysis Paper Statement	\$5 per statement
Branch Deposit Fee	\$1.50 per deposit
Checks Deposited	\$0.10 each
Credits Posted	\$1.50 each
Debits Posted	\$1.50 each
ACH Credits Posted	\$0.10 each
ACH Debits Posted	\$0.02 each
Checks Paid	\$0.20 each
Check Copies	\$5 each
Branch Transfer	\$3 each
Stop Payments Online	\$8 each
Stop Payments via Phone or Office	\$30 each
Return Deposit Item	\$10 each
Returned Item Notification via Fax	\$7 each
Returned Item Notification via Email	No charge
Missing Deposit Slip	\$5 per deposit slip
Insufficient Funds Fee	\$30 per item presented
Uncollected Funds Fee	\$30 per item presented
Redeposit Item	\$15 each
Special Processing	\$25 each
Cashier/Bank Check	\$10 each
Account Close Fee <90 Days Research	\$25 per account \$50 per hour (minimum one hour)
Statement Copies	\$10 each
Domestic Collection Fee	At Cost + \$15
Foreign Collection Fee	At Cost + \$15
Check Images CD ROM Setup	\$200 per account
Check Images CD ROM Monthly Maintenance	\$25 per account
Night Depository	\$25 per year
Non-Conforming Check Handling	\$0.25 per check
Balance Report via Facsimile	\$3 per report

Lockbox Services

Lockbox Monthly Maintenance	\$175 per lockbox
Lockbox Setup	\$150 per lockbox
Wholesale Lockbox Monthly Maintenance	\$250 per lockbox
Post Office Box Rental	\$125 per month
Lockbox Check	\$0.65 per payment
Lockbox Scannable Coupon	\$0.45 per payment
Item Image	\$0.05 each
Online Image Report	\$50 per month
Image View	\$0.05 each
Report Export	\$0.02 per record exported
Transmission	\$100
Transmission Item	\$0.02 each
Keystroke	\$0.02 each
CD ROM Monthly Fee	\$15 per month
First Class Mail	\$4 per delivery
FedEx	\$25 per shipment
Airborne	\$18.25 per shipment
Extended Image Archive - 2 Yrs	\$0.03 each; \$30 minimum per lockbox per month
Extended Image Archive - 7 Yrs	\$0.04 each; \$40 minimum per lockbox per month
Paper Delivery	\$65 each

Remote Deposit Services

Remote Deposit Setup	\$500 per setup
Remote Deposit Monthly Maintenance	\$60 per relationship
Remote Deposit Per Item	\$0.10 each
Remote Deposit Void Request	\$45 per request

Cash Vault Services

Armored Carrier Monthly Transportation	At cost + \$25
Cash Vault Service	\$40 per account
Cash Vault Deposit	\$5 per deposit
Currency/Coin Deposited	\$1.80 per \$1,000
Currency/Coin Order	\$5 per order
Coin Box Supplied (50 rolls)	\$5 per box
Coin Roll Supplied	\$0.20 per roll
Strapped Currency Supplied	\$0.55 per strap
Late or Emergency Order	\$20 per order
Manual Order	\$10 per order
Deposit Adjustment	\$5 each
Mixed Coin Bag Verification	\$5 per bag
Coin De-Wraps	\$5 per bag

(Continued on back)

ACH Services

ACH Online Origination	
Monthly Maintenance Fee	\$20 per relationship
ACH Origination Debit	\$0.02 each
ACH Origination Credit	\$0.10 each
ACH Preauthorized Setup	\$25 per setup
ACH Preauthorized Transaction	\$20 each
ACH Filter	\$5 each
ACH Block	\$10 each
ACH Direct Transmission	\$75 per month
ACH Direct Transmission Setup	\$200 per setup

Funds Transfer Services

Domestic Wire Out	\$35 each
International USD Wire Out	\$45 each
Online Wire Out	\$12 each
Incoming USD	No charge
Full Pay	\$35 each

Foreign Exchange Services

Foreign Currency Account	\$30 per account
Foreign Currency Transfer	\$12 per transfer
International Wire Out	\$25 each
Third-Party Bank Fee, prepaid	\$25 each
Full Pay	\$35 each
International Wire In	No charge
International Draft	\$25 each

Positive Pay Services

Positive Pay/Payee Positive Pay	
Monthly Maintenance	\$40 per account
Positive Pay Per Item	\$0.06 each
Exception Return Positive Pay	\$5 each

Information Services

Corporate Online Monthly Fee	\$50 per relationship
Auto File Transfer	\$100 per month per relationship
Checks Paid Image Transmission	\$75 per month per relationship

Third-Party Vendor Services

Courier Service	At cost + \$25
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Special Services

Deposit Control Agreement:	
Standard	\$1500 per agreement
Maintenance	\$50 per account per month
Non-Standard	\$3000 per agreement
Maintenance Non-Standard	\$100 per account per month
Legal Process	\$75 minimum per account

Investment Services

Sweep Account Maintenance \$50 per month

Simplified Business Checking

Deposits Over 21 per Statement Cycle \$1.50 per deposit

Checks Written Over 100 per Statement Cycle \$0.30 per check

Money Market Accounts

Excess Activity Fee:
Each transfer/withdrawal exceeding six per Statement Cycle \$10

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: (800) 392-1407

First Republic Banking Online: (800) 221-9777

Customer Care Center: (888) 408-0288

Contact us via our website at firstrepublic.com


Executive Offices

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