Other Account Fees

Money Market and Passbook Savings Accounts
Excess Activity Fee:
Each transfer/withdrawal exceeding six per monthly statement cycle $10

Basic Checking
Per Check Cleared 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: (800) 392-1407
First Republic Banking Online: (888) 372-4891
Client Care Center: (888) 408-0288

Contact us via our website at firstrepublic.com

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

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Schedule of Fees and Related Charges for Consumer Accounts

June 2018

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

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Minimum Opening Balance</th>
<th>Minimum Daily Balance to Earn Interest</th>
<th>Minimum Average Balance to Avoid Monthly Fee</th>
<th>Monthly Fee, if Minimum Not Maintained</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Rebate</td>
<td>$500</td>
<td>$3,500</td>
<td>$3,500</td>
<td>$25</td>
</tr>
<tr>
<td>Classic Checking</td>
<td>$500</td>
<td>Non-interest bearing</td>
<td>$2,500</td>
<td>$25</td>
</tr>
<tr>
<td>Money Market</td>
<td>$5,000</td>
<td>No minimum requirement</td>
<td>$5,000</td>
<td>$25</td>
</tr>
<tr>
<td>Savings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money Market</td>
<td>$5,000</td>
<td>No minimum requirement</td>
<td>$5,000</td>
<td>$25</td>
</tr>
<tr>
<td>Checking</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Checking</td>
<td>$25</td>
<td>Non-interest bearing</td>
<td>N/A</td>
<td>$3 (No minimum requirement)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Minimum Opening Balance</th>
<th>Minimum Daily Balance to Earn Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Passbook Savings</td>
<td>$500</td>
<td>No minimum requirement</td>
</tr>
<tr>
<td>Certificates of</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Deposit</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Liquid Certificates of Deposit | $10,000 | $10,000

1 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** *(2 free per account statement)*: $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 minimum 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** *(3)*
  - **Overdraft item paid**: $30 per item, max $120 per day
  - **Insufficient 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
- **Overdraft Protection by transfer from linked account**: $3 per transfer
- **Returned Deposit Item** *(4)*: $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**
    - U.S. Currency: $30 per wire
    - Foreign Currency: $25 per wire
  - **Outgoing Wire Transfer International**
    - U.S. Currency: $30 per wire
    - Foreign Currency: $25 per wire

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

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

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

5 Registration for First Republic Banking Online is required.