

## Other Account Fees

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### Money Market and Passbook Savings Accounts

#### Excess Activity Fee:

Each transfer/withdrawal exceeding six per monthly statement cycle	\$10
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### 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](http://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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NEW YORK STOCK EXCHANGE SYMBOL: FRC  
MEMBER FDIC AND EQUAL HOUSING LENDER 

# Schedule of Fees and Related Charges for Consumer Accounts

JUNE 2018



FIRST REPUBLIC BANK  
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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

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

Account Type	Minimum Opening Balance	Minimum Daily Balance to Earn Interest
Passbook Savings	\$500	No minimum requirement
Certificates of Deposit	\$10,000	\$10,000
Liquid Certificates of Deposit	\$10,000	\$10,000 <sup>1</sup>

<sup>1</sup> 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 <i>(no charge for first replacement)</i>	\$5 per card
Cashier's Check	\$10 each
Certificate of Deposit Account Loan	\$50 setup
Check Copies <sup>2</sup>	\$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
International Drafts	\$25 each + shipping charges
Legal Process <i>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.</i>	\$75 minimum per order
Nonconforming Check	\$0.25 each
Overdraft and Insufficient Funds <sup>3</sup>	
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 <sup>4</sup>	\$10 each
Statement Copies	\$10 per statement
Stop Payment	
Via Automated Banking Service	\$8 each
Via Banking Online <sup>5</sup>	\$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

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

<sup>2</sup> 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.

<sup>3</sup> Only for Senior/Minor Checking Accounts in Massachusetts, this fee is \$5 per item.

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

<sup>5</sup> Registration for First Republic Banking Online is required.