

# Schedule of Fees and Related Charges for Consumer Accounts

Effective December 1, 2023



FIRST REPUBLIC  
*now part of* JPMORGAN CHASE



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This document concerns the following account disclosures:

- Consumer Account Disclosure and Agreement
- Schedule of Fees and Related Charges for Consumer Accounts
- Business Account Disclosure and Agreement
- Schedule of Fees and Related Charges for Business Accounts

Please read and keep this notice with your important account records. You can access these account disclosures on our website at [firstrepublic.com](https://firstrepublic.com). Should you have any questions or would like to receive a printed copy of the referenced account disclosures previously provided to you, please contact your First Republic banker.

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Effective May 1, 2023, deposit products and services are offered by JPMorgan Chase Bank, N.A., Member FDIC. All references to First Republic Bank, First Republic, or the Bank in any account disclosures, agreements, communications or other applicable materials, now refer to JPMorgan Chase Bank, N.A. All terms and conditions, fees and rates for accounts, products and services referenced in these disclosures govern your account relationship with JPMorgan Chase Bank, N.A. and are in full force and effect as disclosed until otherwise communicated.

Deposit accounts opened on or after May 1, 2023, are deposit accounts with JPMorgan Chase Bank, N.A. and are insured by the FDIC up to the applicable limits for depositors of JPMorgan Chase Bank, N.A.

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**All other terms and conditions of our account disclosures remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.**

**Updated: July 19, 2023**

# Schedule of Fees and Related Charges for Consumer Accounts

This fee schedule applies to all First Republic 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 <sup>1</sup>	Monthly Service Fee <sup>2</sup>	Excess Activity Fee <sup>3</sup>	Fee Per Check Paid
ATM Rebate Checking	\$500	\$3,500	≥ \$3,500 < \$3,500	\$0 \$25	None	None
Classic Checking	\$500	Non-interest bearing	≥ \$2,500 < \$2,500	\$0 \$25	None	None
Basic Checking	\$25	Non-interest bearing	Any	\$3	None	\$1 <sup>4</sup>
Money Market Savings	\$5,000	Any	≥ \$5,000 < \$5,000	\$0 \$25	\$10	None <sup>5</sup>
Money Market Checking	\$5,000	Any	≥ \$5,000 < \$5,000	\$0 \$25	\$10	None <sup>5</sup>
Passbook Savings <sup>6</sup>	\$500	Any	Any	\$0	None	None
Certificates of Deposit (CDs)	\$10,000	\$10,000 <sup>7</sup>				

<sup>1</sup> The minimum average daily balance is determined by adding the ending balance of your account each day in the statement period and dividing the total by the number of days in the respective statement period

<sup>2</sup> New accounts will not be charged a Monthly Service Fee for the first two statement periods. After that the Monthly Service Fee will apply unless you meet one of the ways to avoid the Monthly Service Fee each statement period (if applicable)

<sup>3</sup> Each transfer/withdrawal exceeding 6 per monthly statement cycle

<sup>4</sup> Each check in excess of 12 checks per statement period

<sup>5</sup> Excess Activity Fee applies

<sup>6</sup> All transactions must be conducted in person at a Preferred Banking Office

<sup>7</sup> 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 or perform an inquiry with no ATM usage fee at First Republic and Chase ATMs. When you use non-First Republic or non-Chase ATMs, you may be charged a fee by the ATM operator, or any network used. With ATM Rebate Checking, however, we will rebate the ATM access fees assessed against your account by the ATM service provider. Domestic and foreign ATM access fees are rebated at the end of the monthly cycle. We rely on data received from VISA and ATM operators to accurately calculate ATM access fees, excluding foreign currency conversion and other usage fees not subject to rebate. If we cannot determine your ATM access fee, \$5.00 per transaction will be rebated. If you believe you did not receive the full ATM access fee rebate, please contact your banker or the Client Care Center at (888) 408-0288.

## Other Fees and Charges

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ACH Preauthorized Transfer	\$25 per setup/change
ATM Card Replacement <sup>1</sup>	\$5 per card
Cashier's Check	\$10 each
Certificate of Deposit Account Loan	\$50 setup
Check Printing Charges	Varies by style selected
Collection Item (Includes Foreign)	At cost + \$15 each
Courier Service	At cost + \$25 per month
Legal Process <sup>2</sup>	
Levy/Garnishment/Others	\$75 per order received
Nonconforming Check	\$0.25 each
Stop Payment	
Via Banking Online <sup>3</sup>	\$8 each
Via Phone or at an Office	\$8 each
Wire Transfer	
Incoming Domestic and International	No charge
Outgoing Domestic	\$30 per wire
Outgoing Via Banking Online <sup>3</sup>	\$12 per wire
Outgoing International in	
U.S. Currency <sup>4</sup>	\$30 per wire
Foreign Currency <sup>4</sup>	\$25 per wire

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<sup>1</sup> No charge for first replacement

<sup>2</sup> Includes restraining orders, writs of attachment or execution, levies, garnishments or similar orders relating to your account that appear to us to be valid

<sup>3</sup> Registration for First Republic Banking Online is required

<sup>4</sup> Wire processing fees charged by our correspondent banks vary in amount, and First Republic is waiving those 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

First Republic Banking Online:  
(888) 372-4891

Client Care Center:  
111 Pine Street, San Francisco, CA 94111  
Tel: (888) 408-0288  
Fax: (415) 392-1413  
[firstrepublic.com](https://www.firstrepublic.com)

*Thank you for being a client*

**DEPOSIT PRODUCTS AND RELATED SERVICES ARE  
OFFERED BY JPMORGAN CHASE BANK, N.A. MEMBER FDIC.**