

## Introduction

This Consumer Account Fees and Information document, the “Consumer Schedule,” together with the following documents is your contract with \$BANK NAME\$ and constitutes the “Agreement” that governs your new and existing consumer deposit account with \$BANK NAME\$:

- The Deposit Account Agreement,
- Our interest rate sheet for interest-bearing accounts,
- Our privacy notice, and
- Any additional disclosures, amendments, or addenda we provide to you.

In these documents, when we say “\$BANK NAME\$,” “Bank,” “we,” “us,” and “our,” we are talking about \$BANK NAME\$ Bank, N.A. “You” and “your” means each account owner, authorized signer, and any other person authorized to operate an account.

Be sure to review the Deposit Account Agreement, including the “Glossary” section, for important defined terms used in this Schedule. We regularly update this Consumer Schedule. You can get a copy of the current Consumer Schedule at [futura.bank](https://futura.bank), by requesting it from a banker, or by phone.

## Overview & Key Terms

This document helps you understand your account features and requirements, the fees that may apply, and how to minimize or avoid fees where possible. If you don’t find your account type listed, check with a \$BANK NAME\$ banker for information about your account, including fees and other important information.

### What we mean by fee period and why it matters

How we track and report your account activity, including what’s provided in your account statements, doesn’t always match a calendar month. Instead, we use a fee period to determine the monthly service fee and other monthly fees. A fee period can have 25 to 35 days. We calculate and post your monthly service fee, if any, on the last business day of your fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the options available to avoid the fee.

**You’ll find the dates of your fee period in the *Monthly service fee summary*** on your account statement. The fee period end date is the last day posted transactions and account changes apply to that fee period. If your fee period ends on the last calendar day of the month, only transactions posted through the last business day of the month will count towards the fee period. Pending transactions displayed in online banking are not posted transactions. Deposits we make available early with Early Pay Day are pending transactions until the deposit posts on the pay date scheduled by your payor.

See “Determining the day your deposit is received by the Bank” in the “Availability of Funds Policy” section in the Deposit Account Agreement for more details on transaction posting. Unless otherwise specified, maintenance or service requests for your account (for instance, setting up an automatic transfer or linking accounts) made after the cutoff time or on a non-business day will be processed and made effective on the next business day. Combined balances are determined one business day prior to the last business day of your fee period.

**Minor Checking and Minor Checking accounts only:** The fee period ends on the last business day of the calendar month. We use your statement-ending qualifying balance

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to determine your eligibility to avoid the monthly service fee. We calculate the monthly service fee, if any, on the last business day of the calendar month and post the fee on or about the first business day of the following month. **Monthly service fee summary** is not available on the statement.

**Initial monthly service fee waiver:** We'll waive the monthly service fee for each fee period ending within the first 64 days of opening.

**Other fees subject to the fee period:** We also use the fee period to count the number of posted transactions we allow before charging a fee. For example, if your account allows a certain number of no-charge ATM transactions each fee period, we'll only charge for ATM transactions after that number has been met within the fee period. Another example of such a fee is the check image option fee.

**Your fee period can change:** We may, at our discretion, change your fee period without prior notification. For example, when accounts are brought together into a combined statement, we change the fee period to match the fee period of the first account listed on the statement. When accounts are delinked from a combined statement, we may change the fee period for the delinked accounts.

**Effect of Early Pay Day:** Direct deposits made available early with Early Pay Day will not count towards applicable options to avoid your account's monthly service fee until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). For more information about Early Pay Day, please refer to our Deposit Account Agreement.

#### Minimum daily balance

Minimum daily balance refers to the lowest ending daily balance recorded during the fee period after all transactions have gone through nightly processing.

#### Primary account owner

When there is more than one owner of an account, we identify a primary owner. The primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and who, therefore, has tax responsibility for the account. For select checking and savings accounts, when an individual primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee. Depending on the type of account you have, there may be other ways to avoid the monthly service fee. If the primary owner of an existing Checking/ Savings account changes, it may take up to 45 days after the change is made to avoid the monthly service fee based on age.

#### Interest-bearing accounts

For interest-bearing accounts, you may earn interest based on the account's daily collected balance. The interest rate may be as low as 0.00%, and variable interest rates may be changed by the Bank at any time. Interest is compounded daily and paid monthly using a 365-day year. For more payment options for CDs, see "Interest on your CD" in the "Time Accounts (CDs)" section of the Deposit Account Agreement. For Minor Checking and Minor Checking, your Relationship Interest Rate will end if you or the Bank close your Minor Checking or Minor Checking account or de-link an eligible time account (CD) or savings account; for CDs this change occurs at renewal. For more information, review "Interest-bearing accounts" in the "Statements, Interest, and Other Account Information" section of the Deposit Account Agreement.

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## Premier Checking & Minor Checking

Account	Monthly service fee	How to avoid the monthly service fee each fee period (Only one option required per account)	Minimum opening deposit	Interest-bearing	Optional Overdraft Protection	Check-writing
<b>Premier Checking</b>	\$10	<ul style="list-style-type: none"> <li>• \$500 minimum daily balance</li> <li>• \$500 or more in total qualifying Electronic deposits</li> </ul> Primary account owner is 17-24 years old.	\$25	No	Yes	Yes
<b>Minor Checking</b> Minors 13-16 must have an adult co-owner.	\$5	<ul style="list-style-type: none"> <li>• Primary account owner is 13-24 years old.</li> </ul>	\$25	No	No	No

### Qualifying electronic deposit for Premier Checking

A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g. an Original Credit Transaction). Transfers from one account to another, mobile deposits or deposits made at a branch or ATM are not considered a qualifying electronic deposit.

### Premier Checking and Minor Checking linked to \$BANK NAME\$ Card.

#### Premier Checking or Minor Checking accounts linked to an open, active \$BANK NAME\$

from a participating college or university are eligible for the following additional fee benefits during each fee period. Ask a banker for more details about participating colleges and universities.

**No \$BANK NAME\$ fees for up to 4 cash withdrawals** from non-\$BANK NAME\$ ATMs in the U.S. (Fees

charged by non-\$BANK NAME\$ ATM operators or networks may apply.)\*

**No fee charged for 1 overdraft** (Standard overdraft coverage does not apply for Clear Access

Banking)\*

**Courtesy refund of 1 incoming domestic or international wire transfer fee\*** Whether the wire transfer fee is waived, \$BANK NAME\$ makes money when it converts one currency to another for you. The exchange rate used is set by \$BANK NAME\$, includes a markup and may be different than exchange rates you see elsewhere. Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice.

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to you. For more information, see the “Applicable exchange rate” and “Incoming international wiretransfers” sections of the Deposit Account Agreement.

\* Classic Card fee benefits will take effect within 45 days following the linkage of your Classic Card to an Premier Checking or Minor Checking account and will end 60 days after your Classic Card is no longer linked to the account. The Bank’s standard Premier Checking or Minor Checking account terms and fees will apply when the Classic Card is no longer linked.

## Minor Checking

**Minor Checking is a checkless banking account.** You cannot write checks against the account. (Including starter checks, temporary checks and personal checks ordered from a third party). Any checks written on this account will be returned unpaid, even if there’s enough money in the account to cover the payment. When a payee or merchant uses your account number and routing number to process a payment as a check, that transaction will be declined. It’s important that you notify the payee or merchant to make sure they don’t process your payment as a check. Otherwise, the payee or merchant may charge you a fee for a returned check. References in the Deposit Account Agreement to check-writing capabilities don’t apply to Minor Checking accounts.

### **No overdraft coverage**

Our standard overdraft coverage does not apply to Minor Checking accounts. You cannot request that standard overdraft coverage be added to your account. With Minor Checking, if you don’t have available funds in your account to cover the transaction when it is presented to us for authorization or payment, we will:

- Return certain transactions presented to us for payment (such as ACH payments) unpaid.
- Not authorize ATM and everyday (one-time) debit card transactions into overdraft.
- Not authorize other transactions (such as recurring debit card transactions or Bill Pay transactions) into overdraft.

We won’t charge you a fee if we return or decline to authorize an item. However, payees or merchants may still charge a fee. Other optional overdraft services, such as Overdraft Protection and Debit Card Overdraft Service, are also unavailable on this account. References in the Deposit Account Agreement and in this document to standard overdraft coverage, Overdraft Protection, and Debit Card Overdraft Service, including associated overdraft fees, don’t apply to Minor Checking accounts.

### **Negative balance**

Although we won’t authorize transactions—such as ATM withdrawals, debit card purchases, or recurring debit card transactions—when you don’t have enough money in your account to cover them when they are presented to us for authorization, certain transactions or account activity may result in a negative balance. For example, if you add a tip to a transaction after we’ve approved the transaction without the tip OR if we credit a deposit that is later returned unpaid, you may see a negative balance in your account. We won’t charge an overdraft fee for these transactions. You simply need to repay the negative amount promptly.

### **Converting to Minor Checking from an account that has checks.**

If you switch from a \$BANK NAME\$ account with check writing ability to a Minor Checking account, any outstanding check(s) presented on the new Minor Checking account on or after the date of conversion will be returned unpaid. The payee may charge additional fees when the check is returned.

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Make sure that any outstanding checks have been paid and/or you have made different arrangements with the payee(s) for the checks you have written before converting to the Minor Checking account.

**Converting to Minor Checking from an account that has overdraft services.**

If you switch from a \$BANK NAME\$ account that included our standard overdraft coverage or was enrolled in our optional Debit Card Overdraft Service, those services will be removed from your account at the time of conversion. If your prior account was enrolled in our optional Overdraft Protection service, it will be removed from your account on the second business day after conversion (e.g., if you convert on Monday, it will be removed on Wednesday) and transactions occurring before removal may be paid into overdraft or returned unpaid, subject to the following exception: removal of Overdraft Protection from a linked savings account will be delayed by one business day for each day an Overdraft Protection transfer occurs after conversion.

Any fees (for example, overdraft fees) resulting from account activity made or authorized prior to conversion may post to the account after conversion. In this event, any such fees will also be reflected in account activity summaries located within online banking and your account statement.

**Additional account limitations**

If you don't qualify for our standard deposit accounts due to past credit or banking history and received the Funds Availability Adverse Action Notice as a part of your new account application process, you can still open or convert into a Minor Checking account. This will allow you to take advantage of Minor Checking features and benefits. For the first 365 days from the date your new account is opened (or from the date the account you're converting from was opened, whichever is less), you won't be able to convert into any other \$BANK NAME\$ account. After 365 days, you can convert into any \$BANK NAME\$ consumer checking account offered at that time.

**Worldwide Military  
Banking program**

With the Worldwide Military Banking program, all non-\$BANK NAME\$ ATM cash withdrawal transaction fees will be waived worldwide for eligible checking accounts with a qualifying military direct deposit. Fees may still be charged by the non-\$BANK NAME\$ ATM operator or network.

To be eligible for the program, you must receive a qualifying military direct deposit of your salary, pension, or disability benefits electronically deposited from Department of Defense/Defense Finance and Accounting Service (DOD/DFAS), Department of Veterans Affairs/Veterans Benefits Administration (VA/VBA), or U.S. Department of the Treasury from any branch of the United States military into an eligible checking account. An account will receive program benefits 45 days after the qualifying military direct deposit is deposited into the checking account. Your checking account will no longer receive benefit under this program if a qualifying military direct deposit is no longer deposited monthly into your qualifying checking account.

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## Primer Checking&MinorChecking

Account	Monthly service fee	How to avoid the monthly service fee each fee period	Minimum opening deposit	Interest-bearing	Optional Overdraft Protection	Check-writing
<b>Primer Checking</b>	\$25	\$20,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (brokerage available through our brokerage affiliate \$BANK NAME\$ Advisors, <sup>1,2</sup> applicable bank fiduciary and custody accounts, annuities, <sup>3,4</sup> and eligible foreign exchange transactions)	\$25	Yes; interest rates are variable	Yes	Yes
<b>Minor Checking</b>	\$35	\$250,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (brokerage available through our brokerage affiliate \$BANK NAME\$ Advisors, <sup>1,2</sup> applicable bank fiduciary and custody accounts, annuities, <sup>3,4</sup> and eligible foreign exchange transactions)	\$25	Yes; interest rates are variable	Yes	Yes

**Investment and Insurance Products are:**

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

1. Brokerage products and services are offered through \$BANK NAME\$ Advisors. \$BANK NAME\$ Advisors is a trade name used by \$BANK NAME\$ Clearing Services, LLC (WFCS) and \$BANK NAME\$ Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and nonbank affiliates of \$BANK NAME\$ & Company.
2. Certain brokerage accounts are not eligible.
3. Insurance products are offered through non-bank insurance agency affiliates of \$BANK NAME\$ & Company and are underwritten by unaffiliated insurance companies.
4. If the annuity becomes annuitized, or a periodic payment schedule has been established, the remaining balance will no longer be eligible for qualification.

### Premier Checking and Minor Checking

Allows you to link one Minor Checking or Minor Checking account with other qualifying accounts.

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### **Premier Checking and Minor Checking account benefits**

- No fee for
  - \$BANK NAME\$ Personal Wallet checks
  - monthly check safekeeping or image statements
  - incoming wire transfers\*
- No \$BANK NAME\$ fee for cash withdrawals, balance inquiries, or funds transfers at any ATM (Fees charged by the non-\$BANK NAME\$ ATM operator or network may apply.)

### **Other benefits**

- Waived monthly service fees on linked checking and savings accounts
- No fee for cashier's checks or money orders
- Discount on safe deposit box rental (Where available)
- Relationship Interest Rate on eligible linked CDs and savings accounts\*\*

\* Whether or not the wire transfer fee is waived, \$BANK NAME\$ makes money when it converts one currency to another for you. The exchange rate used is set by \$BANK NAME\$, includes a markup and may be different than exchange rates you see elsewhere. Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you. For more information, see the "Applicable exchange rate" and "Incoming international wire transfers" sections of the Deposit Account Agreement.

\*\* The Relationship Interest Rate is variable and subject to change at any time without notice, including setting the interest rate equal to the Standard Interest Rate or to zero (0.00%), which could change the Relationship Annual Percentage Yield (APY). For time accounts, the change will occur upon renewal. To receive the disclosed Relationship Interest Rate/Relationship APY, the eligible account must remain linked to a Minor Checking or Minor Checking account. Time accounts must be linked at account open and at every renewal. If the checking account is closed for any reason or the eligible savings account or time account is de-linked, the account will revert to the then-current applicable Standard Interest Rate on that date; for time accounts, this change will occur upon renewal. Any Special Interest Rate would not expire until the expiration date of that Special Interest Rate.

	Premier Checking	Minor Checking
Reimbursed fees charged by non-\$BANK NAME\$ ATMs <sup>1</sup>	1 U.S. and 1 international per fee period	unlimited
Waiver of international purchase transaction fee with your \$BANK NAME\$ Debit Card <sup>2</sup>	--	unlimited
Waiver of outgoing wire transfer fee	--	unlimited
Foreign currency cash benefits <sup>3</sup>	1%	2%
Waiver of \$BANK NAME\$ Express Send transfer fee	--	unlimited

### More about linked accounts.

Unless otherwise noted, stated benefits apply only to the Minor Checking or the Minor Checking account and no other linked accounts.

1. When the amount of the fee charged by the non-\$BANK NAME\$ operator or network is not provided to \$BANK NAME\$, Minor Checking and Minor Checking customers will receive a \$4.00 reimbursement per cash withdrawal.
2. For each debit card purchase in a foreign currency converted to a U.S. dollar amount by a network.
3. This benefit applies only to foreign currency cash. It does not apply to foreign currency drafts, checks, or wire transfers. The benefit applies to the exchange rate for foreign currency purchases, when you purchase foreign currency through the \$BANK NAME\$ Foreign Currency call center, online at futurabank.com, or through a \$BANK NAME\$ branch. You'll also receive the benefit when you purchase or sell foreign currency at a \$BANK NAME\$ branch. In addition to any applicable fees, we make money when we convert one currency to another currency for you. The exchange rate used when we convert one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees listed in this Consumer Schedule. The exchange rate we provide to you may be different from exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or wire transfers. Foreign exchange markets are dynamic, and rates fluctuate over time based on market conditions, liquidity, and risks. We're your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.

You may link your sole or jointly owned qualifying accounts to your Minor Checking or Minor Checking account to help you avoid the monthly service fee. A qualifying account may be linked to only one Minor Checking or Minor Checking account.

If you or we delink an account from your Minor Checking or Minor Checking account, then effective immediately, benefits no longer apply to that delinked account. You'll no longer receive discounts, options to avoid fees, or the Relationship Interest Rate on the delinked account. For a delinked time account (CD), this change will occur at renewal. Your delinked account will revert to the Bank's current applicable interest rate or fee at that time. Benefits available to your Minor Checking or Minor Checking account and any remaining linked accounts will continue.

Your account information may be made available to any other owner on any of the linked accounts. If the Minor Checking or Minor Checking account to which your other accounts are linked closes for any reason, then all remaining eligible accounts will also be delinked. If we determine your accounts are no longer eligible for linking, we may delink them and we're not required to notify you if we do.

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## Statements

We make available to you your Minor Checking or Minor Checking statement on or about the seventh business day of the following month and provide either Detail Level (if eligible) or Summary Level information on your linked accounts in your statement. If you request that we link your qualifying accounts on the last business day of the month, then we'll include that account information on the following month's statement. If you elect Summary Level information for an account linked to your Minor Checking or Minor Checking account, then you'll continue to receive your separate regular Detail Level statement for that account.

**Statements for linked accounts:** The Minor Checking or Minor Checking account must always be linked in Detail. Additional checking and savings accounts can be linked in either Detail or Summary, depending on ownership. All non-FDIC insured accounts can only be linked in Summary. For other linked accounts, you'll have a choice of receiving Detail or Summary Level Information. We may change your statement option from linked in Detail Level to Summary Level at our discretion.

If accounts are linked in Detail Level format, all information regarding the linked account will be included in the combined statement in detail. A standalone account statement will be created for the linked checking and savings account and be available online only.

If accounts are linked in Summary Level format, account information will be included in the combined statement in summary and a standalone account statement will be created for the linked account. The standalone account statement will be delivered based on the account delivery preference. For linked accounts where at least one of the owner(s) of the linked account isn't the same as at least one of the owner(s) of the Minor Checking or Minor Checking account, the linked account can only be linked at a Summary Level.

The owners of the Minor Checking or Minor Checking account, as well as any additional owners of each linked account, are responsible for verifying the accuracy of account information for the linked account.

## Closing a Premier Checking or Minor Checking account or delinking accounts

If your Minor Checking or Minor Checking account is converted to another checking product or closed by us or you, all linked accounts are delinked from the Minor Checking or Minor Checking account and effective immediately, benefits no longer apply, including benefits to your now delinked accounts. You'll no longer receive discounts, options to avoid fees on other products or services, or the Relationship Interest Rate; for time accounts (CDs), this change will occur at renewal. Your delinked accounts will revert to the Bank's current applicable interest rate or fee at that time.

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# Service Fees

When using your \$BANK NAME\$ accounts, you'll pay charges for specific transactions and services. We base your account fees on the type of account you have and the services you use. **Your account may provide a discount or fee waivers on certain fees listed below.**

ATM and debit cards <sup>1</sup>	\$BANK NAME\$ ATMs		No fee
	Non-\$BANK NAME\$ ATM Fees <sup>2</sup>		\$2.50 each
	Cash withdrawal transaction – U.S./U.S. territories <sup>3</sup>		
	Cash withdrawal transaction – International		\$5.00 each
	Balance inquiry		\$2.50 each
	Funds transfer		\$2.50 each
	International purchase transaction fee		
	For each purchase in a foreign currency that a network amount converts into a U.S. dollar amount	3%	of transaction
Cashed/deposited item returned unpaid for any reason	Non-\$BANK NAME\$ cash disbursement fees for using a debit card to withdraw cash from a teller.		
	U.S./U.S. territories <sup>3</sup>		\$3 per teller transaction
	International		3% of transaction amount
Cashier's checks <sup>4</sup>	Cashier's checks		\$10
	Stop payment for a lost, stolen or destroyed cashier's check		\$0 each <sup>5</sup>
Checks	Personalized temporary checks (counter checks)		\$3 per sheet of three checks
	Check printing (prices vary by quantity, style, and design)		Varies
Check image service Available for checking accounts.	Account	Service	Image
	Premier Checking	Classic	front of checks only
		Premium	front and back of checks
	Minor Checking and Minor Checking	Classic	No fees
		Premium	No fees
Collections (U.S.) <sup>6</sup>	*Fee only assessed when check images are included in your account statement. The fee for this service is posted to your account on the last business day of the fee period.		
	Incoming and outgoing		\$25 per item

<b>Foreign and international services</b> In addition to any fees, the exchange rate used when we convert one currency to another includes a markup. <sup>6,7,8</sup>	<b>Delivery fee</b>	
	Varies depending on service provided, order method (online, Fees vary from a phone banker, or at a branch) and delivery method	
	<b>Foreign drafts</b>	
	Bank draft payable in foreign currency	\$30 per order
	Foreign draft stop payment	\$75 each
	<b>International item deposited.</b>	
	In U.S. and foreign currency	\$5 each
	International item returned unpaid	\$15 each.
	International item collection (\$250 minimum item amount)	\$80 each
	Outgoing international U.S. currency/foreign currency (Both one-time and repetitive)	Fee disclosed at the time of transaction

<b>Legal process fee</b>	Includes levy, writ, garnishment, and any other \$250 per legal documents that require funds to be attached month.	\$125 each; maximum account, per calendar
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1. You may also be charged fees for use of your debit card and ATM card by third parties such as stores and merchants, and by other banks and financial institutions for use of non-\$BANK NAME\$ ATMs. For your debit card, you may be charged by other banks and financial institutions for cash disbursements at their branches.
2. Non-\$BANK NAME\$ ATMs are ATMs that are not owned or operated by \$BANK NAME\$ or are not prominently branded with the \$BANK NAME\$ name and logo.
3. U.S. includes the 50 states and the District of Columbia as well as the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.
4. Outstanding Cashier's checks and Money Orders are subject to state or territorial unclaimed property laws.
5. If the cashier's check is lost, stolen, or destroyed, you may request a stop payment and reissuance. A stop payment and reissuance can only be completed within a branch location. As a condition of stop payment and reissuance, \$BANK NAME\$ will require an indemnity agreement. In addition, for cashier's checks over \$1,000.00, the waiting period before the stop payment and reissuance of an outstanding cashier's check may be processed in 90 days (30 days in the state of Wisconsin and 91 days in the state of New York). The waiting period can be avoided with the purchase of an acceptable surety bond. This can be purchased through \$BANK NAME\$'s approved insurance carrier or through an insurance carrier of the customer's choice. The cost of a surety bond varies depending on the amount of the bond and the insurer used. Surety bonds are subject to the insurance carrier's underwriting requirements before issuance. If the surety bond is not provided, the waiting period applies.
6. Fees may be charged by third parties or other banks, in addition to those described above.
7. In addition to any applicable fees, we make money when we convert one currency to another currency for you. The exchange rate used when we convert one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees. The exchange rate we provide to you may be different from the exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or wire transfers. Foreign exchange markets are dynamic, and rates fluctuate over time based on market conditions, liquidity, and risks. We're your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.
8. Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you. For more information, see the "Applicable exchange rate" section of the Deposit Account Agreement.

# Questions? We're here for you

Online	Visit <a href="https://futurabank.com">futurabank.com</a>
Phone	<b>+1-\$Bank's Helpdesk Number\$</b>