



RATE AND FEE SCHEDULE

For Personal and Business Accounts

DATE LAST UPDATE
RATES January 16, 2019
FEES June 14, 2018

TREASURY AND COMMERCIAL ANALYSIS CUSTOMERS. PLEASE SEE YOUR MAPLEMARK BANKER FOR PRICING

RATE SHEET AND SERVICE CHARGE SCHEDULE

	MINIMUM BALANCE TO OPEN	MONTHLY SERVICE CHARGE	MINIMUM BALANCE ¹ TO AVOID SERVICE CHARGE	MINIMUM BALANCE ² TO OBTAIN APY	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE
PERSONAL CHECKING						
CHECKING	\$200	\$10	MINIMUM \$100 MONTHLY DIRECT DEPOSIT	NON INTEREST-BEARING		
GOLD CHECKING	\$5,000	\$25	\$5,000	\$5,000 AND GREATER	0.25 %	0.25%
PLATINUM CHECKING	\$25,000	\$75	\$25,000	\$25,000 - \$49,999.99 \$50,000 AND GREATER	0.50 % 0.75 %	0.50% 0.75%
BUSINESS CHECKING						
BUSINESS CHECKING	\$500	\$10	\$500	NON INTEREST-BEARING		
COMMERCIAL ANALYSIS	\$0	\$25	-	EARNINGS CREDIT		
SAVINGS						
SAVINGS	\$100	\$10	\$100	\$100 AND GREATER	0.25 %	0.25%
GOLD MONEY MARKET	\$10,000	\$25	\$10,000	\$10,000 AND GREATER	0.50 %	0.50%
PLATINUM MONEY MARKET	\$25,000	\$75	\$25,000	\$25,000 - \$249,999.99 \$250,000 AND GREATER	2.26 % 2.26 %	2.24 % 2.24 %
CERTIFICATES OF DEPOSIT (CDs)						
90 DAYS	\$1,000	-	-	\$1,000 - \$24,999.99	0.85%	0.85%
	\$25,000	-	-	\$25,000 AND GREATER	2.10%	2.08%
6 MONTHS	\$1,000	-	-	\$1,000 - \$24,999.99	1.00%	1.00%
	\$25,000	-	-	\$25,000 AND GREATER	2.10%	2.08%
12 MONTHS	\$1,000	-	-	\$1,000 - \$24,999.99	1.20%	1.19%
	\$25,000	-	-	\$25,000 AND GREATER	2.65%	2.62%
18 MONTHS	\$1,000	-	-	\$1,000 - \$24,999.99	1.45%	1.44%
	\$25,000	-	-	\$25,000 AND GREATER	2.80%	2.76%
24 MONTHS	\$1,000	-	-	\$1,000 - \$24,999.99	1.60%	1.59%
	\$25,000	-	-	\$25,000 AND GREATER	3.00%	2.96%

¹ THE AVERAGE DAILY BALANCE IS CALCULATED BY ADDING THE PRINCIPAL IN THE ACCOUNT FOR EACH DAY OF THE PERIOD AND DIVIDING THAT FIGURE BY THE NUMBER OF DAYS IN THE PERIOD.
² DAILY BALANCE (THE AMOUNT OF PRINCIPAL IN THE ACCOUNT EACH DAY).

FEE SCHEDULE

ACCOUNT CLOSURE WITHIN 60 DAYS OF OPENING	PER ACCOUNT	ATM AND CARD FEES	
CHECKING OR SAVINGS	\$10	ATM FOREIGN INQUIRY OR TRANSACTION	NO CHARGE
GOLD CHECKING OR MONEY MARKET	\$25	DEBIT CARD REPLACEMENT OR RE-PIN - PER REQUEST	\$7.50*
PLATINUM CHECKING OR MONEY MARKET	\$75	ACCOUNT SPECIAL HANDLING	
INSUFFICIENT FUNDS AND CHARGEDBACK DEPOSITS	PER ITEM	ACCOUNT DOCUMENTATION REVISIONS - PER REQUEST	\$50
OVERDRAFT FEE	\$35	ACCOUNT RESEARCH - PER HOUR (1 HOUR MINIMUM)	\$35
The categories of transactions for which an overdraft fee may be imposed are those by any of the following: check, in-person withdrawal, ATM withdrawal, or other electronic means.		ACCOUNT RESEARCH - PER ITEM	\$1
RETURNED ITEM FEE	\$35	COLLECTION AGENCY FEE - PER ITEM	\$25
DEPOSIT ITEM RETURN [CHARGEBACK] FEE	\$8*	COLLECTION ITEM - DOMESTIC - IN OR OUT, PER ITEM	\$15
EXCESS ITEMS FEES	PER ITEM	COLLECTION ITEM - INTERNATIONAL ACTUAL COST; MINIMUM \$65	
SAVINGS EXCESS ITEMS FEE	\$10	LEGAL PROCESS FEE [GARNISHMENT, LEVY OR EQUIVALENT] - PER ITEM	\$100
MONEY MARKET EXCESS ITEMS FEE	\$10	PHOTOCOPY - PER PAGE	\$0.50
BUSINESS CHECKING PER ITEM FEE	\$0.35	E-STATEMENTS	NO CHARGE
WIRE TRANSFERS	PER TRANSFER	PAPER STATEMENTS - PER CYCLE, PER ACCOUNT	\$5
INCOMING	NO CHARGE	STOP PAYMENT FEE - PER REQUEST	\$25*
OUTGOING - DOMESTIC	ONLINE \$15* MANUAL \$20*	NEGOTIABLE INSTRUMENTS	PER ITEM
OUTGOING - INTERNATIONAL	ONLINE \$35* MANUAL \$45*	CASHIER'S CHECKS OR PERSONAL MONEY ORDERS	\$3
OUTGOING - INTERNATIONAL (FX)	\$50	SAFE DEPOSIT BOXES	AVAILABILITY OF SERVICE AND SIZES VARY BY LOCATION
		3 X 5 - \$15 3 X 10 - \$20 5 X 10 - \$30 6 X 10 - \$35 9 X 10 - \$60	
		LOST KEY \$25	DRILL BOX ACTUAL COST

Asterisks (*) indicate complimentary services for PLATINUM Account holders.