



RATE AND FEE SCHEDULE

For Personal and Business Accounts

DATE LAST UPDATE
 RATES September 17, 2021
 FEES May 1, 2020

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

RATE SHEET AND SERVICE CHARGE SCHEDULE

	MINIMUM BALANCE TO OPEN	MINIMUM BALANCE ² TO OBTAIN APY	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	MONTHLY SERVICE CHARGE	MINIMUM BALANCE ¹ TO AVOID SERVICE CHARGE
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PERSONAL ACCOUNTS

CHECKING

CHECKING	\$200	NON INTEREST-BEARING				
GOLD CHECKING	\$5,000	\$.01 AND GREATER	0.05 %	0.05%		
PLATINUM CHECKING	\$25,000	\$25,000 - \$49,999.99 \$50,000 AND GREATER	0.05 % 0.05 %	0.05% 0.05%		

SAVINGS AND MONEY MARKET

SAVINGS	\$100	\$.01 AND GREATER	0.10%	0.10%		
GOLD MONEY MARKET	\$10,000	\$.01 AND GREATER	0.20%	0.20%		
PLATINUM MONEY MARKET	\$25,000	\$25,000 - \$249,999.99 \$250,000 AND GREATER	0.30% 0.30%	0.30% 0.30%		

BUSINESS ACCOUNTS

CHECKING

BUSINESS CHECKING	\$500	NON INTEREST-BEARING			\$10	\$500
COMMERCIAL ANALYSIS	\$0	EARNINGS CREDIT			\$25	N/A

SAVINGS AND MONEY MARKET

SAVINGS	\$100	\$.01 AND GREATER	0.10%	0.10%		
GOLD MONEY MARKET	\$10,000	\$.01 AND GREATER	0.20%	0.20%		

TRADITIONAL CERTIFICATES OF DEPOSIT (CDs)

MINIMUM BALANCE TO OPEN	\$1,000	\$25,000
MINIMUM BALANCE TO OBTAIN APY	\$.01 - \$24,999.99	\$25,000 AND GREATER

	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE
90 DAYS	0.15%	0.15%	0.35%	0.35%
6 MONTHS	0.15%	0.15%	0.45%	0.45%
9 MONTHS	0.15%	0.15%	0.45%	0.45%
12 MONTHS	0.15%	0.15%	0.50%	0.50%
18 MONTHS	0.15%	0.15%	0.60%	0.60%
24 MONTHS	0.15%	0.15%	0.70%	0.70%

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). INTEREST IS COMPOUNDED AND CREDITED MONTHLY.

LADDER CERTIFICATES OF DEPOSIT (CDs)

MINIMUM BALANCE TO OPEN	\$25,000
MINIMUM BALANCE TO OBTAIN APY	\$.01 AND GREATER ³

	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE
60 MONTHS	1.10%	1.09%
48 MONTHS	0.95%	0.94%
36 MONTHS	0.85%	0.84%
24 MONTHS	0.75%	0.75%
12 MONTHS	0.60%	0.60%

LIQUIDITY CERTIFICATES OF DEPOSIT (CDs)

MINIMUM BALANCE TO OPEN	\$25,000
MINIMUM BALANCE TO OBTAIN APY	\$.01 AND GREATER ³

	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE
60 MONTH ANNUAL LIQUIDITY	0.92%	0.92%
48 MONTH ANNUAL LIQUIDITY	0.84%	0.84%
36 MONTH ANNUAL LIQUIDITY	0.77%	0.77%
36 MONTH SEMI-ANNUAL LIQUIDITY	0.73%	0.73%

³ DAILY BALANCE (THE AMOUNT OF PRINCIPAL IN THE ACCOUNT EACH DAY). INTEREST IS COMPOUNDED DAILY AND CREDITED MONTHLY.

MARKET LINKED CERTIFICATES OF DEPOSIT (CDs)

MINIMUM BALANCE TO OPEN	\$25,000	MINIMUM BALANCE TO OBTAIN APY	\$.01 AND GREATER
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PLEASE REFER TO THE TERM SHEET PROVIDED FOR INFORMATION RELATED TO INTEREST PAYMENTS AND EARLY WITHDRAWAL PENALTIES.

FEE SCHEDULE

ACCOUNT CLOSURE WITHIN 60 DAYS OF OPENING

CHECKING OR SAVINGS	\$ 10
GOLD CHECKING OR MONEY MARKET	\$ 25
PLATINUM CHECKING OR MONEY MARKET	\$ 75

INSUFFICIENT FUNDS

	<small>PER ITEM</small>
OVERDRAFT FEE	\$ 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.

RETURNED ITEM FEE	\$ 35
DEPOSIT ITEM RETURN [CHARGEBACK] FEE	\$ 8

EXCESS ITEMS FEES

	<small>PER ITEM</small>
SAVINGS EXCESS ITEMS FEE	\$ 10
MONEY MARKET EXCESS ITEMS FEE	\$ 10

ATM AND CARD FEES

ATM FOREIGN INQUIRY OR TRANSACTION	<small>COMPLIMENTARY</small>
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ACCOUNT SPECIAL HANDLING

ACCOUNT DOCUMENTATION REVISIONS - PER REQUEST	\$ 50
ACCOUNT RESEARCH - PER HOUR (1 HOUR MINIMUM)	\$ 35
ACCOUNT RESEARCH - PER ITEM	\$ 1
COLLECTION AGENCY FEE - PER ITEM	\$ 25
COLLECTION ITEM - DOMESTIC - IN OR OUT, PER ITEM	\$ 15
COLLECTION ITEM - INTERNATIONAL <small>ACTUAL COST; MINIMUM</small>	\$ 65
LEGAL PROCESS FEE [GARNISHMENT, LEVY OR EQUIVALENT] - PER ITEM	\$ 100

BUSINESS CHECKING ACCOUNT FEES

		<small>PER TRANSACTION</small>
BUSINESS CHECKING PER ITEM FEE		\$.35
WIRE TRANSFERS		
INCOMING <small>COMPLIMENTARY</small>		
OUTGOING - DOMESTIC	ONLINE \$ 15 MANUAL	\$ 20
OUTGOING - INTERNATIONAL	ONLINE \$ 35 MANUAL	\$ 45
OUTGOING - INTERNATIONAL (FX)		\$ 50
STOP PAYMENT FEE		\$ 25
DEBIT CARD REPLACEMENT OR RE-PIN		\$ 7.50
CASHIER'S CHECKS OR MONEY ORDERS		\$ 3