



RATE AND FEE SCHEDULE

For Personal and Business Accounts

DATE LAST UPDATE
 RATES June 24, 2026
 FEES June 1, 2025

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 |
|--|-------------------------|--|-------------------------------|---------------|------------------------|--|
|--|-------------------------|--|-------------------------------|---------------|------------------------|--|

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% | | |
| PLATINUM MONEY MARKET | \$25,000 | \$.01 - \$249,999.99 \$250,000 AND GREATER | 1.20% 1.20% | 1.19% 1.19% | | |

BUSINESS ACCOUNTS

CHECKING

| | | | | | | |
|---------------------|-------|----------------------|--|--|------|-------|
| BUSINESS CHECKING | \$500 | NON INTEREST-BEARING | | | \$22 | \$500 |
| COMMERCIAL ANALYSIS | \$0 | EARNINGS CREDIT | | | \$42 | N/A |

SAVINGS AND MONEY MARKET

| | | | | | | |
|-------------------|----------|-------------------|-------|-------|--|--|
| SAVINGS | \$100 | \$.01 AND GREATER | 0.10% | 0.10% | | |
| GOLD MONEY MARKET | \$10,000 | \$.01 AND GREATER | 1.20% | 1.19% | | |

TRADITIONAL CERTIFICATES OF DEPOSIT (CDs)

| | IN BRANCH | | IN BRANCH | | ONLINE ² | |
|-------------------------------|-------------------------------|---------------|-------------------------------|---------------|-------------------------------|---------------|
| MINIMUM BALANCE TO OPEN | \$1,000 | | \$25,000 | | \$25,000 | |
| MINIMUM BALANCE TO OBTAIN APY | \$.01 - \$24,999.99 | | \$25,000 AND GREATER | | \$25,000 AND GREATER | |
| | ANNUAL PERCENTAGE YIELD (APY) | INTEREST RATE | ANNUAL PERCENTAGE YIELD (APY) | INTEREST RATE | ANNUAL PERCENTAGE YIELD (APY) | INTEREST RATE |
| 90 DAYS | 0.15% | 0.15% | 4.00% | 3.93% | - | - |
| 6 MONTHS | 0.15% | 0.15% | 4.05% | 3.98% | - | - |
| 9 MONTHS | 0.15% | 0.15% | 4.10% | 4.02% | - | - |
| 12 MONTHS | 0.15% | 0.15% | 4.15% | 4.07% | 4.15% | 4.07% |
| 18 MONTHS | 0.15% | 0.15% | 4.20% | 4.12% | 4.20% | 4.12% |
| 24 MONTHS | 0.15% | 0.15% | 4.25% | 4.17% | 4.25% | 4.17% |
| 36 MONTHS | 0.15% | 0.15% | 4.25% | 4.17% | 4.25% | 4.17% |

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.

³ Available for consumers only. Accounts may not be opened in the name of a business, trust or other legal entity or by a fiduciary (e.g., executor, conservator, guardians, trustees, etc.).

SEE FEE SCHEDULE ON PAGE 2



RATE AND FEE SCHEDULE

For Personal and Business Accounts

DATE LAST UPDATE
 RATES June 24, 2026
 FEES June 1, 2025

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

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 |
| DIAMOND MONEY MARKET | \$ | 75 |

ATM AND CARD FEES

| | |
|------------------------------------|---------------|
| ATM FOREIGN INQUIRY OR TRANSACTION | COMPLIMENTARY |
|------------------------------------|---------------|

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 ACTUAL COST; MINIMUM | \$ | 65 |
| LEGAL PROCESS FEE [GARNISHMENT, LEVY OR EQUIVALENT] - PER ITEM | \$ | 100 |

INSUFFICIENT FUNDS

| | | | |
|--|----------|----|----|
| OVERDRAFT FEE | PER ITEM | \$ | 35 |
| <i>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.</i> | | | |
| DEPOSIT ITEM RETURN [CHARGEBACK] FEE | | \$ | 8 |

BUSINESS CHECKING ACCOUNT FEES

| | | | |
|----------------------------------|-----------------|--------|---------|
| BUSINESS CHECKING PER ITEM FEE | PER TRANSACTION | \$ | .35 |
| WIRE TRANSFERS | | | |
| INCOMING | | | |
| COMPLIMENTARY | | | |
| 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 |