

Small Business Deposit Account Fee Schedule¹

Checking Accounts

Minimum required to open any
Titan Bank Small Business account\$0

Checking

Monthly service fee per customer (up to 6 accounts)\$14.95
Minimum average balance to waive monthly service fee.....\$1,500
Account opening fee per account FREE
Charge per check deposited, over 50 per month.....\$0.50
Charge per check written, over 50 per month.....\$0.50
Free Physical Cash deposited limit per month.....\$5,000
Excess cash deposited (monthly fee).....\$3.50 per \$1,000
Paper statements if requested (monthly fee).....\$5.00
Starter checks..... FREE
Debit cards FREE
Mobile phone app to deposit checks FREE
Online Wire / ACH treasury management capability..... FREE
Per account monthly fee in excess of six accounts.\$12.95

Time Deposit

Minimum required opening deposit \$0.00. Penalty charged for early withdrawal. Rates and terms vary. All features, including early withdrawal penalties, will be disclosed when account is opened. Penalties may reduce principal and earnings.

Titan Bank from time to time has the ability to customize rates on time deposits in excess of \$500,000. Please call us for a rate quote on your large balance time deposit.

Other Client Services

Safe Deposit Box

Contents of safe deposit boxes are not FDIC insured. In order to qualify for a safe deposit box, clients must maintain a Titan Bank deposit account with automatic payment deduction for the annual fee. Should your Titan Bank deposit account which includes automatic payment deduction be closed for any reason, you will be required to close your safe deposit box at the time of account closure.

3 x 10.....\$35
5 x 10.....\$45
10 x 10.....\$80
Late payment.....\$50
Drilling cost, plus \$50
Inventory box\$80 (per hour, one-hour minimum)

Merchant Credit Card Processing

Titan Bank has the ability to provide highly competitive rate quotes on credit card and debit card processing for your business. We have options to accept cards both online as well as in person. Please contact us so we can arrange for a customized quote based on your specific needs.

¹ Small Business Deposit Account Includes Titan Small Business Checking Accounts and Self-Directed Checking Accounts.

General Fee Schedule – Small Business Deposit Accounts

These fees are applicable to all Small Business Deposit Accounts

Checks

Cashier's check, in branch.....	\$15
Cashier's check, send to customer's requested location.....	\$15
Express Postage shipping Fee for sending cashiers check	\$20

Non-Sufficient Funds & Returned Items

Non-sufficient funds, item(s) returned, per item.....	\$33
Overdraft fee, item paid, per item	\$33
An overdraft fee may be created by check, in-person withdrawal, ATM withdrawal or other electronic means including Bill Pay.	
Overdraft Fee, daily Continuous fee for balances \$1-\$300	\$1
Overdraft Fee, daily Continuous fee for balances \$300.01-\$1,000	\$3
Overdraft Fee, daily Continuous fee for balances \$1,000.01 to 5,000 ..	\$5
Overdraft Fee, daily Continuous fee for balances \$5,000.01 and up ..	\$10
Continuous overdraft fee charged each business day the current balance is overdrawn, starting the fifteenth day the account remains overdrawn	
Returned item (deposited)	\$10
Returned item (re-deposited with instructions)	\$10

Online Banking

Online Banking.....	no charge
Online Banking Plus.....	no charge
First three users free. Each additional user	FREE
RSA Security Key Fob, per month per user – Physical FOB.....	FREE
RSA Security Key Fob, per month per user – Mobile Phone.....	FREE

Mobile Banking

Mobile Banking App.....	no charge
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International Services

Draft	\$30
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Wire Transfers

Setup, online wire templates.....	FREE
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Incoming Wires

Domestic	\$15
International	\$40

Outgoing Wires

Domestic, bank assisted	\$25
International, U.S. funds, bank assisted	\$50
Domestic, online	\$20
International, U.S. funds, online.....	\$45

Wire trace / wire amendment.....	\$25
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Stop Payments

Stop payment, bank assisted	\$30
Stop payment, online.....	\$17

Statements

Duplicate paper statement.....	\$5
Paper statement monthly fee.....	\$5
Temporary statement	\$3
Online statements.....	no charge
Statements held at branch/per month	\$20

Other Fees

Cash vault services	available by quote
Account Opening check printing fees	Free
Check reprints – 90 checks with first class postage	\$15
Coin processing fee, non-clients	10%
Correspondent banking services	available by quote
Courier service, regularly scheduled, on route	available by quote
Deposit account control agreement.....	available by quote
Early account closure (within first 365 days)	\$50
Electronic output, per file	\$20
Facsimile fee, per page	\$1
Garnishment or IRS levy search, by item	\$100
Research, one-hour minimum	\$80 per hour
Photocopies per page.....	\$1
Verification of deposit per account	\$20
Internal account to account transfer	FREE

ATM and Debit Card

ATM card only, annual fee.....	FREE
Debit card, annual fee	FREE
Replacement card	\$10
Rush order.....	\$45
<i>Withdrawal</i> Titan Bank ATM network	FREE
<i>Withdrawal outside</i> Titan Bank ATM network.....	\$1
Debit card fee per card, in excess of six, per relationship	\$5

Collections

Collection, incoming	\$15
Collection, outgoing	\$20
Collection, foreign.....	\$30