

Business Checking Account Fee Schedule

Checking Accounts

Minimum required to open any
Titan Bank Business Checking Account\$0

Checking

Monthly service fee per customer (up to 6 accounts)\$14.95
Min. avg. balance to waive monthly service fee.....\$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).....\$3.00 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

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.

Non-Recourse Loans

Titan Bank makes a wide variety of loans to business customers for real estate, business growth, mergers and acquisitions and working capital. Please contact your Titan Bank representative if you are interested.

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.

General Fee Schedule – Business Checking Accounts

These fees are applicable to all business checking accounts

Checks

| | |
|---|------|
| Cashier's check, in branch..... | \$15 |
| Cashier's check, send to customer's requested location..... | \$15 |
| Express shipping Fee for sending cashier's 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 |
|-------------------------|-----------|

International Services

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|------------|------|
| Draft..... | \$30 |
|------------|------|

Wire Transfers

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|-----------------------------------|------|
| Setup, online wire templates..... | FREE |
|-----------------------------------|------|

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 |

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..... | \$10 |

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 |
| Withdrawal Titan Bank ATM network..... | FREE |
| Withdrawal outside 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 |