

## Schedule of Fees & Service Charges – August 2022

In Alphabetical Order



|   |                      |
|---|----------------------|
| Account Reconciliation (Per Hour)                                       | \$25.00              |
| Affidavit Letter (Each Letter)  | \$5.00               |
| ATM Fees - Non-Proprietary:   |                      |
| ATM INQ Fee (ATM Inquiry Fee - Each Item)                               | \$1.00               |
| ATM W/D Fee (ATM Withdrawal Fee - Each Item)                            | \$1.00               |
| ATM TRF Fee (ATM Transfer Fee - Each Item)                              | \$1.00               |
| ATM POS Fee (Point of Sale - Each PIN Based Transaction)                | \$1.00               |
| CIRRUS Network:   |                      |
| ATM W/D Fee:  |                      |
| (Each Domestic ATM Withdrawal Transaction)                              | \$1.50               |
| (Each International ATM Withdrawal Transaction)                         | \$1.00               |
| Publix PRESTO! ATMs   | No Charge            |
| Debit Card International Transactions:                                  |                      |
| C/C Fee (Currency Conversion Fee - Each Transaction)                    | 0.20%                |
| C/B Fee (Crossborder Transaction Fee - Each Transaction)                | 0.90%                |
| Debit Card Express Delivery Fee   | \$50.00              |
| Automatic/Sweep Transfer  | No Charge            |
| Balance Inquiry (Each Inquiry at Branch)                                | \$1.00               |
| Bill Payment Service (Each Item):                                       |                      |
| Bill Payment Service (Manual)   | \$10.00              |
| Bill Payment Online Expedite Fee <sup>1</sup>                           | \$9.95               |
| Bond Collections  | No Charge            |
| Bulk Deposit Processing   | \$15.00              |
| Cashier's Checks (Each Item):   |                      |
| Customer  | \$10.00              |
| Non-Customer - Exchange   | \$25.00              |
| Chargeback (Each Deposited Item)  | \$12.00              |
| Coin Rolls  | \$.10 roll           |
| Counter Documents   | 1 Free, 5 for \$2.50 |
| Coupon Collections  | No Charge            |
| Courier Fees  | Rates Vary           |
| Cut off Statement (Each Statement)                                      | \$5.00               |
| Document Photocopy (Each Page)  | \$2.00               |
| Dormant Account Fee (Accounts without activity for a period of 2 years) |                      |
| Per Month   | \$20.00              |
| Draft in Foreign Currency   | \$15.00              |
| Foreign Currency Fees:  |                      |
| Foreign Currency Exchange (\$500.00 or less)                            | \$5.00               |
| Foreign Currency Exchange (Greater than \$500.00)                       | \$10.00              |
| Garnishment on Account  | \$125.00             |
| IRA Closing or Transfer   | \$20.00              |
| IRS Levies  | \$100.00             |
| Mail:   |                      |
| Hold Mail Fee (Per Cycle)   | \$15.00              |
| Returned Mail Fee (Per Month)   | \$12.00              |
| Merchant Card Services  | Rates Vary           |

|   |             |
|---|-------------|
| Money Order Charge (Each Time)  | \$5.00      |
| Night Depository:   |             |
| Processing  | No Charge   |
| Key   | \$5.00      |
| NSF Funds:  |             |
| Paid Item Fee <sup>2</sup> (Each Paid Non-Sufficient Funds Item)                    | \$35.00     |
| Returned Item Fee <sup>2</sup> (Each Returned Non-Sufficient Funds Item)            | \$35.00     |
| Notary Services (Bank Customers Only)   | No Charge   |
| Overdraft Interest <sup>2</sup> (Daily)   | 17.65%      |
| Redeposit Returned Item - Business (Each Item)                                      | \$5.00      |
| Repurchase Agreement (Per Month)  | \$100.00    |
| Research  | \$25.00/hr  |
| Copies of Checks (Per Page)   | \$3.00 each |
| Safe Deposit Box:   |             |
| Drilling  | \$200.00    |
| Lost Key  | \$45.00     |
| Safe Deposit Box Rental Fees (Annual Rental):                                       |             |
| 3" x 5"   | \$25.00     |
| 3" x 10"  | \$55.00     |
| 5" x 5"   | \$65.00     |
| 5" x 10"  | \$85.00     |
| 10" x 10"   | \$175.00    |
| Statements:   |             |
| eStatements   | No Charge   |
| Statement – Paper (Each Statement Period)   | \$5.00      |
| Statement Copy  | \$5.00      |
| Statement Printout - At Branch (Each Time)  | \$6.00      |
| Stop Payment Fee - Effective for up to 6 months (Each Item)                         | \$32.00     |
| Strapped Bills (Each Strap)   | \$5.00      |
| UNC Funds:  |             |
| Paid Item Fee (Each Paid Uncollected Funds Item)                                    | \$21.00     |
| Returned Item Fee <sup>2</sup> (Each Returned Uncollected Funds Item)               | \$35.00     |
| Wire Transfer Fee (Each Item):  |             |
| Incoming (Domestic and Foreign)   | \$10.00     |
| Outgoing Domestic   | \$30.00     |
| Outgoing Foreign  | \$50.00     |
| Wire Transfer Fee (Each Item via Fax or Email):                                     |             |
| Outgoing Domestic   | \$50.00     |
| Outgoing Foreign  | \$100.00    |
| Wire Transfer Fee (Each Item via Online Banking and Mobile Banking):                |             |
| Outgoing Domestic   | \$25.00     |
| Outgoing Foreign <sup>3</sup>   | \$40.00     |
| Wire Transfer Other Fee (Each Item going out of the United States in U.S. Currency) |             |
| Outgoing Foreign Personal Wire for Third Party Intermediary Bank Fee                | \$19.00     |
| Wire Transfer Tracers (Each Item):  |             |
| (Plus any applicable fees from Corresponding Banks)                                 | \$25.00     |

<sup>1</sup> There is no cost for the Online Banking Bill Payment Service, only an expedite payment fee, if you choose to expedite your payment.

<sup>2</sup> Fee is imposed for overdrafts created by check, in-person withdrawal, or other electronic means, as applicable.

<sup>3</sup> Via Online Banking and Mobile Banking Outgoing Wire Transfers going out of the country can only be processed in U.S. currency.

| Accounts                             | Minimum Deposit to Open | Monthly Maintenance Fee | How to Avoid Monthly Maintenance Fee: Minimum Balance and Other Ways  | Minimum Balance to Earn APY <sup>4</sup> and Collect Interest | Paper Statement Fee | Cost Per Item | Special Requirements / Instructions  |
|--------------------------------------|-------------------------|-------------------------|---|---|---------------------|---------------|--|
| Ocean Personal Checking              | \$20.00                 | \$15.00                 | Enroll to receive eStatements or \$1,000.00 Average Daily Balance   | N/A   | N/A                 | No Charge     | <p>To avoid the imposition of the monthly maintenance fee you must be enrolled to receive electronic eStatements or maintain a \$1,000 average daily balance. 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.</p> <p>The base account is considered a lifecycle account with advantages for minors, students and seniors based on the primary account holder's birthdate.</p> <p>Minors - Account holders ages 13-17: Adult co-owner required, eStatements only - account is automatically enrolled in eStatements, no monthly maintenance fee and no Ocean Bank transaction fees at non-proprietary ATMs.</p> <p>Students - Account holders ages 18-24: Adult co-owner is not required, eStatements only - account is automatically enrolled in eStatements, no monthly maintenance fee and no Ocean Bank transaction fees at non-proprietary ATMs.</p> <p>Seniors - Account holders age-55 and above: No monthly maintenance fee and free check orders when placing the order with your account officer.</p> |
| Ocean Personal Relationship Checking | \$1,000.00              | \$15.00                 | \$5,000.00 Average Daily Balance or a Combined Average Daily Balance of \$10,000.00 or more in other transaction accounts | No Minimum  | \$5.00              | No Charge     | <p>To avoid the imposition of the monthly maintenance fee you must maintain a \$5,000 average daily balance or a \$10,000 combined average daily balance or more in other transaction accounts. 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. Checking accounts, money market accounts and savings accounts will be the only accounts that will be aggregated. (Certificates of Deposit, IRAs and loan balances will not be included.) Tax ID numbers will be the determining factor for the aggregation of the combined balances. To avoid the paper statement fee, you must enroll to receive eStatements.</p>   |
| Ocean Personal Money Market          | \$2,500.00              | \$20.00                 | \$2,500.00 Average Daily Balance  | \$2,500.00  | \$5.00              | No Charge     | <p>To avoid the imposition of the monthly maintenance fee you must maintain a \$2,500 average daily balance. 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. To avoid the paper statement fee, you must enroll to receive eStatements.</p>   |
| Ocean Personal Savings               | \$250.00                | \$5.00                  | \$250.00 Average Daily Balance  | No Minimum  | \$5.00              | No Charge     | <p>To avoid the imposition of the monthly maintenance fee you must maintain a \$250 average daily balance. 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.</p> <p>To avoid the paper statement fee, you must enroll to receive eStatements.</p> <p>The base account is considered a lifecycle account with advantages for minors based on the primary account holder's birthdate.</p> <p>Minors: Account holders ages 17 and younger: Adult co-owner required, no minimum deposit to open and no monthly maintenance fee.</p>  |

<sup>4</sup> (APY) Annual Percentage Yield

| Accounts   | Minimum Deposit to Open | Monthly Maintenance Fee | How to Avoid Monthly Maintenance Fee: Minimum Balance and Other Ways  | Minimum Balance to Earn APY <sup>4</sup> and Collect Interest | Paper Statement Fee | Cost Per Item  | Special Requirements / Instructions   |
|--|-------------------------|-------------------------|---|---|---------------------|--|---|
| Ocean Business Checking                                      | \$100.00                | \$15.00                 | Enroll to receive eStatements and \$2,500.00 Average Daily Balance  | N/A   | N/A                 | No Charge  | To avoid the imposition of the monthly maintenance fee you must maintain a \$2,500 average daily balance and you must be enrolled to receive eStatements. 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.   |
| Ocean Community Checking                                     | \$100.00                | \$15.00                 | \$1,000.00 Average Daily Balance  | N/A   | N/A                 | No Charge  | To avoid the imposition of the monthly maintenance fee you must maintain a \$1,000 average daily balance. The average daily balance is calculated by adding the principal balance in the account for each day of the period and dividing that figure by the number of days in the period. Available to sole proprietors and non-profits.  |
| Ocean Business Relationship Checking (with Account Analysis) | \$1,000.00              | \$20.00                 | \$5,000.00 Average Daily Balance or a Combined Average Daily Balance of \$10,000.00 or more in other transaction accounts | No Minimum  | \$5.00              | \$0.30 Deposit Slip<br>\$0.15 Checks Paid<br>\$0.11 Deposited Item | To avoid the imposition of the monthly maintenance fee you must maintain a \$5,000 average daily balance or a combined average daily balance of \$10,000 or more in other transaction accounts. 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. Checking accounts, money market accounts and savings accounts will be the only accounts that will be aggregated. (Certificates of Deposit, IRAs and loan balances will not be included.) Tax ID numbers will be the determining factor for the aggregation of the combined balances. To avoid the paper statement fee, you must enroll to receive eStatements.<br><br>Earnings Credit: This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, then you will be assessed no fee, but you will not be paid, carry forward or otherwise receive credit for any excess earnings credit. The earnings credit is calculated by applying the periodic earnings credit rate to the average daily investable balance in the account for the period.<br><br>The periodic earnings credit rate may change at any time. The average daily investable balance is calculated by adding the principal in the account for each day of the period and dividing by the number of days in the period. The period we use is the monthly statement cycle. The investable balance is the average daily balance less the current reserve requirement of 10 percent. Please call our Customer Service Center at (305) 569-5000 or 844-OCEAN4U (844-623-2648) for the current earnings credit rate. |
| Ocean Business Money Market                                  | \$2,500.00              | \$20.00                 | \$5,000.00 Average Daily Balance  | \$2,500.00  | \$5.00              | No Charge  | To avoid the imposition of the monthly maintenance fee you must maintain a \$5,000 average daily balance. 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. To avoid the paper statement fee, you must enroll to receive eStatements.   |
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<sup>4</sup> (APY) Annual Percentage Yield