



Schedule of Fees and Service Charges for Business Accounts

This schedule outlines the fees and service charges that may apply to your Accounts and Services with the Private Bank at Flagstar Bank, N.A. (the “Bank”). Your Accounts and Services with the Bank are governed by the Business Bank Account Agreement and Disclosures (the “Account Agreement”) and Business Product Terms and Conditions (the “Product Terms”). Capitalized terms not defined in this schedule have the same meaning as provided in the Account Agreement and Product Terms. If additional Services are requested that are not specified in this schedule, the Bank reserves the right to charge accordingly. Fees are subject to change upon notice. Certain Accounts or Services may have fees that are not included in this schedule, and in that case, information relating to such fees will be provided to you upon enrollment in the applicable Account or Service, and upon request.

Account Analysis is available upon request, and Client may be automatically enrolled in Account Analysis upon enrollment in any Service. Once enrolled in Account Analysis, Client may be able to use a Service Allowance to offset certain Service Fees when compensating balances are maintained. Please see the Product Terms for terms and conditions concerning Account Analysis.

Account Monthly Maintenance Fees & Balance Requirements (for Accounts not enrolled in Account Analysis)					
Transaction Accounts					
Transaction Accounts	Flat Fee Business Checking	NOW for Business ²	Monogram Business Checking		
Minimum Balance Requirement¹	N/A	\$25,000 checking or \$50,000 combined Bank & FA account balances	\$25,000 checking or \$50,000 combined Bank and FA account balances		
Monthly Charge	\$20	\$25 if below Minimum Balance Requirement	\$30 if below Minimum Balance Requirement		
Transaction Fees (monthly)	75 items ³ free, \$.50 for each additional item	500 items ³ free, \$.50 for each additional item	500 items ³ free, \$.50 for each additional item		
Money Market Accounts					
Money Market Accounts		Monogram Insured Money Market Account for Business ⁴	Monogram Money Market Funds Program ^{4,5}		
Minimum Balance Requirement¹		\$10,000	\$25,000		
Monthly Charge		\$20 if below Minimum Balance Requirement	\$20 if below Minimum Balance Requirement		
Banking Services					
ATM/Debit Card Currency Conversation	1.0%	Special Handling	\$25		
Bank Document Photocopies	\$5 per page	Overdraft Fee ^{8,9} <i>(paying an item drawn against uncollected or insufficient funds)</i>	\$25		
Checkbook Order Charge	Varies per style				
Processing of Legal Documents	\$175 per document				
Collection Items		Returned Item Fee ^{9,10} <i>(returning an item drawn against uncollected or insufficient funds)</i>	\$25		
Domestic Check or Bond	\$35 plus costs ⁶				
Foreign Check	\$35-\$100 plus costs ⁶				
Returned Collection Item	\$10				
Confirmation Services		Overdraft Finance Charge ¹¹	Prime + 9.75%		
Account Balance Verification	\$50	Transaction Fees (for Account Analysis Only)¹²			
Medallion Guarantee	\$25				
Deposited Check Returned Unpaid	\$10				
Foreign Draft	\$25 plus delivery, if applicable ⁷				
Official Check	\$10				
Stop Payment	\$20				
ACH Block	No additional charge				
				Deposits <i>(Deposit Tickets/Misc. Credits)</i>	\$0.20
				Deposited Items <i>(Checks Deposited)</i>	\$0.20
				Checks Paid	\$0.20
				Withdrawals/Misc. Debits	\$0.20

Cash Management and Treasury Services			
Internet Banking and Mobile Banking			
Standard Reporting		Bill Payment Service	
Standard Reporting (<i>per month</i>)	No additional charge	Monthly Maintenance (<i>per Account</i>)	No additional charge
Wire Module (<i>per month</i>)	\$50.00	Returned Items (<i>per item</i>)	\$30.00
ACH Module (<i>per month</i>)	\$50.00		
Premium Reporting		Secure Token	
Premium Balance Reporting (<i>per month</i>)	\$125.00	Hard Token Replacement	\$25.00
Premium Reporting Transaction	\$0.10		
Wire Module (<i>per month</i>)	No additional charge	Secure Token Replacement ¹³	No additional charge
ACH module (<i>per month</i>)	\$50.00		
Funds Transfer Services			
Investment Sweep		Wires and Internal Transfers¹⁴	
Monthly Maintenance (<i>per Account</i>)	\$35.00	Outgoing Domestic Wire (<i>via FC/PCG</i>)	\$25.00
Target and/or Zero Balance Sweep		Outgoing Domestic Wire (<i>via Internet Banking</i>)	\$10.00
Monthly Maintenance (<i>per Account</i>)	\$35.00		
SWIFT – Reporting		Outgoing International Wire – USD (<i>via FC/PCG</i>)	\$25.00
Reporting Message One-time Setup (<i>per relationship</i>)	\$400.00	Outgoing International Wire – USD (<i>via Internet Banking</i>)	\$10.00
Monthly Maintenance (<i>first Account</i>)	\$250.00	Incoming Wire	No additional charge
Monthly Maintenance (<i>per additional Account</i>)	\$75.00	Standing Transfer Sweep – Domestic Wire	\$10.00
SWIFT – Payment		Standing Transfer Sweep – International Wire (<i>USD only</i>)	\$10.00
Payment Message One-Time Setup (<i>per relationship</i>)	\$400.00	Internal Transfers (<i>via FC/PCG, Internet Banking, Standing</i>)	No additional charge
Monthly Maintenance (<i>per relationship</i>)	\$250.00	Bulk Wires	
Per Wire	\$10.00	One-Time Setup (<i>per relationship</i>)	\$1,000.00
Foreign Exchange		Monthly Maintenance (<i>per relationship</i>)	\$500.00
Outgoing FX Commercial Spot	\$25.00	Per Wire	\$10.00
ACH Services			
ACH Origination – General		ACH Origination via Direct Send	
Origination Items	\$0.20	Monthly Maintenance (<i>per Account</i>)	\$25.00
Item Deletion/Reversal	\$1.00	Direct Transmission (<i>per file</i>)	\$8.00
Returns – Matched/NOC (<i>per item</i>)	\$1.50	ACH Reporting – Electronic Data Interchange	
Addenda Records	\$0.01	Monthly Maintenance (<i>per Account</i>)	\$150.00
Auto Return Item Clearing	\$0.50	ACH Fraud Control – Selective Item Processing (SIP)	
ACH Origination via Internet Banking		One-Time Setup (<i>per Account</i>)	\$50.00
Monthly Maintenance (<i>per Account</i>)	\$25.00	Monthly Maintenance (<i>per Account</i>)	\$25.00
Corporate Data Transmission	\$6.00		
Direct Transmission	\$8.00	Remote Deposit Capture (RDC) Services	
One-Time Setup (<i>per relationship</i>)	\$100.00	Data Feed Images (<i>per image</i>)	\$0.02
Monthly Maintenance (<i>per Client</i>)	\$50.00	Offline Research (<i>per image</i>)	\$20.00
Monthly Maintenance (<i>per User</i>)	\$5.00	Image CD (<i>per CD or file</i>)	\$130.00
Monthly Workstation Fee (<i>per workstation</i>)	\$30.00	Scanner & Hardware	Upon request
Scanned Checks (<i>per item</i>)	\$0.10	Payor Lookup (<i>per setup</i>)	\$1,250.00
Automated Reporting (<i>per report</i>)	\$0.65	Auto-Generation & Delivery (<i>per file</i>)	\$1.95
Custom Data Entry Configuration (<i>per hour</i>)	\$200.00	Remote Official Check Services	
Data Feed Items (<i>per item</i>)	\$0.03	One-Time Setup (<i>per relationship</i>)	\$100.00
		Monthly Maintenance (<i>per relationship</i>)	\$75.00
		Per Item	\$5.00

Cash Management and Treasury Services (cont.)

Account Reconciliation Services		Monogram Escrow Express Services	
Monthly Maintenance (<i>per Account</i>)	\$75.00	One-Time Setup (<i>per Master Account</i>)	\$250.00
Per Item Issued	\$0.08	Monthly Maintenance (<i>per Master Account</i>)	\$250.00
Per Item Paid	\$0.08	Monthly Maintenance (<i>per Qualified 1031 Escrow</i>)	\$25.00
Output File	\$60.00	Rent Security (<i>per Account</i>)	No additional charge
Issue Items Voided	\$0.08		
Positive Pay Services		Image Cash Letter	
Positive Pay or Positive Pay Payee		One-Time Setup (<i>per Account</i>)	Upon Request
Monthly Maintenance (<i>per Account</i>)	\$75.00	Monthly Maintenance (<i>per Account</i>)	\$250.00
Per Exception Item	\$0.50		
Reverse Positive Pay		Lockbox Services	
Monthly Maintenance (<i>per Account</i>)	\$60.00	Please refer to the appropriate Master Lockbox Fee schedule	
Per Item Paid	\$0.08		
Statement Services and Reporting Services			
E-Statements via Internet Banking		Electronic Data Interchange 822 Statement Service	
Accessible by all Users	No additional charge	Client Setup New Network Line (<i>per endpoint</i>)	\$2,500.00
Electronic Statement Transmission		Additional Client Setup Existing Network Line (<i>per endpoint</i>)	\$250.00
Monthly Maintenance (<i>per recipient/per statement cycle</i>)	\$25.00	Monthly Maintenance (<i>per Account</i>)	\$50.00
Per Account/File	\$0.25	Monogram Direct Send	
Expedited Statement Delivery¹⁵		One-Time Setup (<i>per relationship</i>)	\$400.00
Monthly Maintenance for Bulk Print (<i>per recipient/per statement cycle</i>)	\$40.00	Monthly Maintenance (<i>per relationship</i>)	\$250.00

- The Minimum Balance Requirement is the minimum balance required to be maintained in an Account to avoid a Monthly Charge. There is no Minimum Balance Requirement to earn interest in interest-bearing Accounts, and there is no minimum balance requirement to open an Account. The Average Available Monthly Balance is used to determine the Minimum Balance Requirement for Accounts. The Average Available Monthly Balance is determined by adding together the Available Balances on deposit in your eligible linked Accounts (refer to the Account Agreement for more information on eligible linked Accounts) at the end of each day in the Statement Cycle Period and dividing the sum thereof by the number of days in the Statement Cycle Period. When the Minimum Balance Requirement may be met using combined Bank and Flagstar Advisors account balances, the monthly account value (i.e. the value of your Flagstar Advisors account(s) on the second to last Business Day of the month) is used to determine the balance of Flagstar Advisors accounts. Flagstar Advisors account(s) refers to accounts maintained at Flagstar Advisors, Inc. Client must request linking of eligible Accounts, including any combined Bank and Flagstar Advisor account balances, for purposes of calculating Minimum Balance Requirement for the assessment of associated fees.
- Available only for sole proprietorships, not-for-profits organizations operated primarily for religious, philanthropic, charitable, educational, political or other similar purpose, and estate accounts, provided all beneficiaries are natural persons.
- For purposes of this fee, each deposit transaction slip received at a Financial Center or generated at a Bank ATM is counted as an Item separately from, and in addition to, each Item presented for deposit. For example, each Check presented for deposit is counted in addition to the deposit transaction slip as separate Items.
- For more information on interest rates and/or dividend rates, please contact your Private Client Group to request the current interest rate sheet.
- Monogram Money Market Funds Program Accounts:
 - Please refer to the Account Agreement for product details.
 - Funds in this program are distributed by Fund providers and may change from time to time at the Bank's sole discretion. Please inquire with your Private Client Group for the most current offering.
 - The Monogram Money Market Funds Program Accounts are:
NOT INSURED BY THE FDIC • NOT INSURED BY THE FEDERAL GOVERNMENT OR ANY OTHER FEDERAL GOVERNMENT AGENCY, BY THE BANK, OR BY ANY AFFILIATE OF THE BANK • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR AN AFFILIATE OF THE BANK • SUBJECT TO INVESTMENT RISK, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL INVESTED

- Please read these details: Although the Funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in such Funds. This Schedule of Fees and Service Charges for Business Accounts, the Account Agreement, and the prospectus for the money market mutual fund you wish to invest in should be carefully reviewed before investing in this program. For a prospectus containing complete information about any of the Funds available in the program, call 1-866-744-5463.
 - The Bank is not affiliated with the Investment Advisers, Managers, Distributors or Transfer Agents of the Funds offered as part of the program. Neither the Bank nor its affiliates endorse or recommend these Funds, nor make any representation or guarantee as to the performance of these Funds or the safety of investments in shares of these Funds. As a Monogram Money Market Funds Program participant, you assume all risk of loss of such investment.
6. Costs can include overnight shipping and/or fees imposed by the paying bank or its correspondents.
 7. Delivery fees include overnight shipping or other service charges.
 8. This fee may apply if the Bank, at its discretion, pays checks, wires, ACH debits and/or transfers when your Account's Available Balance is not sufficient to pay these transactions. The Bank does not authorize ATM or Debit Card transactions for which your Account does not have sufficient Available Balance to pay.
 9. Each presentment and submission is treated as a separate and new item and will be subject to an Overdraft Fee or Returned Item Fee as applicable. This means you may be charged more than one Overdraft Fee if an item is re-presented or resubmitted after it has previously been paid and/or more than one Returned Item Fee if an item is re-presented or resubmitted after it has previously been returned unpaid.
 10. This fee may apply if the Bank, at its discretion, returns an item presented when your Available Balance is less than the amount of the item.
 11. Interest will be charged on the amount of your total overnight negative Available Balance, including any Overdraft Fees, at a variable rate per annum equal to a certain percentage per annum above the Reference Rate. This amount will be identified on your Statement as "OD Finance Charge". This fee may apply if the Bank, at its discretion, pays or returns an item presented when your Available Balance is less than the amount of the item resulting in a negative Available Balance in the Account.
 12. For fees applicable to ACH Services and Wire and Internals, please refer to the applicable sections below.
 13. Secure Token, as defined in the Product Terms, enables client users to approve wires and ACH transactions via a soft token. Users must first install the "Secure Token" App.
 14. All wire transfers you send or receive are governed by the Funds Transfer Agreement set forth within the Account Agreement. For ease of reference, the following abbreviations are used in this section:
 - "FC" refers to Financial Center.
 - "PCG" refers to Private Client Group.
 15. No per statement fee and shipping costs are included for USPS Priority unless otherwise requested, and will be billed accordingly.