



Schedule of Fees and Service Charges for Personal 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 Personal Bank Account Agreement and Disclosures (the “Account Agreement”) and Personal 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. Account Analysis is assessed at the relationship level, so your statements may reflect fees associated with both Personal and Business Accounts that comprise your relationship. Please see the Product Terms for terms and conditions concerning Account Analysis, as well as the Schedule of Fees and Service Charges for Business Accounts for fees and service charges that apply to Business Accounts.

Account Monthly Maintenance Fees & Balance Requirements (for Accounts not enrolled in Account Analysis)						
Transaction Accounts						
Transaction Accounts	Basic Checking	Personal Checking	Monogram Personal Checking ²	Personal NOW Accounts		
Minimum Balance Requirement¹	N/A	\$4,000 checking or \$15,000 combined Bank and FA account balances	\$5,000 checking or \$25,000 combined Bank and FA account balances	\$10,000		
Monthly Charge	\$3	\$20 if below Minimum Balance Requirement	\$30 if below Minimum Balance Requirement	\$25 if below Minimum Balance Requirement		
Money Market Accounts						
Money Market Accounts	Monogram Insured Money Market Account for Personal ³		Monogram Money Market Funds Program ^{3,4}			
Minimum Balance Requirement¹	\$5,000		\$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%	ACH Block	No additional charge			
Bank Document Photocopies	\$5 per page	Special Handling	\$25			
Checkbook Order Charge	Varies per style	Overdraft Fee ^{7, 8} <i>(paying an item drawn against uncollected or insufficient funds)</i>	\$0			
Processing of Legal Documents	\$175 per document	Returned Item Fee ^{8, 9} <i>(returning an item drawn against uncollected or insufficient funds)</i>	\$0			
Collection Items						
Domestic Check or Bond	\$35 plus costs ⁵					
Foreign Check	\$35-\$100 plus costs ⁵					
Returned Collection Item	\$10					
Confirmation Services						
Account Balance Verification	\$50	Transaction Fees (for Account Analysis Only)¹⁰				
Medallion Guarantee	\$25					
Deposited Check Returned Unpaid	\$10				Deposits <i>(Deposit Tickets/Misc. Credits)</i>	\$0.20
Foreign Draft	\$25 plus delivery, if applicable ⁶				Deposited Items <i>(Checks Deposited)</i>	\$0.20
Official Check	\$10				Checks Paid	\$0.20
Stop Payment	\$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	Secure Token Application ¹¹	No additional charge
Wire Module (<i>per month</i>)	No additional charge		
ACH module (<i>per month</i>)	\$50.00		
Funds Transfer Services			
SWIFT – Reporting		Wires and Internal Transfers¹²	
Reporting Message One-time Setup (<i>per relationship</i>)	\$400.00	Outgoing Domestic Wire (<i>via FC/PCG</i>)	\$25.00
Monthly Maintenance (<i>first Account</i>)	\$250.00		
Monthly Maintenance (<i>per additional Account</i>)	\$75.00	Outgoing Domestic Wire (<i>via Internet Banking</i>)	\$10.00
SWIFT – Payment		Outgoing International Wire – USD (<i>via FC/PCG</i>)	\$25.00
Payment Message One-Time Setup (<i>per relationship</i>)	\$400.00		
Monthly Maintenance (<i>per relationship</i>)	\$250.00	Outgoing International Wire – USD (<i>via Internet Banking</i>)	\$10.00
Per Wire	\$10.00	Incoming Wire	No additional charge
Foreign Exchange		Internal Transfers (<i>via FC/PCG, Internet Banking</i>)	No additional charge
Outgoing FX Commercial Spot	\$25.00		
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	
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	Monthly Workstation Fee (<i>per workstation</i>)	\$30.00
Monthly Maintenance (<i>per Client</i>)	\$50.00		
Monthly Maintenance (<i>per User</i>)	\$5.00	Scanned Checks (<i>per item</i>)	\$0.10
		Scanner & Hardware	Upon request
Statement Services and Reporting Services			
E-Statements via Internet Banking		Expedited Statement Delivery¹³	
Accessible by all Users	No additional charge	Monthly Maintenance for Bulk Print (<i>per recipient/per statement cycle</i>)	\$40.00
Electronic Statement Transmission			
Monthly Maintenance (<i>per recipient/per statement cycle</i>)	\$25.00	Monogram Direct Send	
Per Account/File	\$0.25	One-Time Setup (<i>per relationship</i>)	\$400.00
		Monthly Maintenance (<i>per relationship</i>)	\$250.00

1. 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.

2. Bank will reimburse ATM fees charged by another bank when using an ATM located in the U.S. The total amount of any reimbursement received in any calendar year is considered to be income for federal tax purposes and will be reported to the IRS as income.
3. Monogram Insured Money Market Accounts earn interest at a rate that may vary based on the Available Balance in the Account that day, known as “tiers”. For more information on interest rates and/or dividend rates, please contact your Private Client Group to request the current interest rate sheet.
4. 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 Personal 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.
5. Costs can include overnight shipping and/or fees imposed by the paying bank or its correspondents.
6. Delivery fees include overnight shipping or other service charges.
7. An Overdraft occurs when 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. The Bank no longer charges Overdraft Fees for Personal Accounts; however, you may still see an Overdraft Fee of \$0 on your statement for each instance an Overdraft occurs.
8. 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 your statement may reflect 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.
9. The Bank no longer charges Returned Item Fees for Personal Accounts; however, you may still see a Returned Item Fee of \$0 on your statement for each instance in which the Bank, in its sole discretion, returns an Item presented when your Available Balance is less than the amount of the Item.
10. For fees applicable to ACH Services and Wire and Internals, please refer to the applicable sections below.
11. 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.
12. 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.

13. No per statement fee, and shipping costs are included for USPS Priority unless otherwise requested and will be billed accordingly.