



Schedule of Fees

404.248.LION (5466) • 888.248.LION (5466)

LionBank.com

Personal Checking

All accounts include:

- \$50 minimum opening deposit
- Free Online Banking and Free Bill Pay Compatible with Quicken
- Free Visa® Check Card

FREE Checking

- No minimum balance
- No monthly maintenance fee
- No per-check charge
- Unlimited check writing

Direct FREE Interest Checking

- Ideal for those who receive direct deposit or make any automatic payment
- Competitive interest
- No minimum balance
- No monthly maintenance fee
- No per-check charge

Lion Share Interest Checking

- Competitive interest
- Higher interest rates with balances of \$2,500 or more
- Balances under \$2,500 earn competitive interest
- No per-check charge
- Unlimited check writing
- Under \$1,000 minimum daily balance, monthly maintenance fee of \$8

Personal Savings Accounts

All accounts include:

- \$50 minimum opening deposit
- Free Online Banking

Personal Money Market

- Minimum daily balance - \$1,000
- \$6 monthly maintenance fee if below minimum daily balance
- You are allowed six (6) withdrawals of any type per monthly statement cycle at no charge. Each additional withdrawal of any type will be charged a \$10 excessive withdrawal fee.

Personal Savings

- Low \$200 minimum daily balance
- \$12 maintenance fee per statement cycle if below minimum daily balance
- You are allowed six (6) withdrawals of any type per statement cycle at no charge. Each additional withdrawal of any type will be charged a \$3 excessive withdrawal fee.

Terms and conditions subject to change with 30 days notice.

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Personal Savings Accounts *(continued)*

Health Savings Account

- No minimum balance
- \$5 monthly maintenance fee
- \$50 minimum opening deposit

Little Lion's Savings (Under 18 years)

- Just \$1 minimum opening deposit
- No monthly maintenance fee
- No minimum balance
- You are allowed six (6) withdrawals of any type per statement cycle at no charge. Each additional withdrawal of any type will be charged a \$3 excessive withdrawal fee.

Business Checking

All accounts include:

- \$50 minimum opening deposit
- Free Online Banking Basic Services
- Free Bill Pay Compatible with Quickbooks
- Free Visa® Business Check Card

FREE Business Checking

- No minimum balance
- No monthly maintenance fee
- 1,000 monthly transaction items*
- Cash deposits up to a maximum of \$1,000 a day

Lion's Pride Business Interest Checking

- Cash deposits \$0.25 per \$100 (fee waived when under \$5,000/month)
- Transactional items - price per item:
 - Checks Paid - \$0.20
 - Deposit Tickets - \$0.50
 - All Other - \$0.20**
- Competitive interest
- No minimum balance
- No monthly maintenance fee

Lion's Roar Business Checking (Business Analysis)

- Cash deposits \$0.25 per \$100 (fee waived when under \$5,000/month)
- \$20 monthly maintenance fee
- Transactional items - price per item:
 - Checks Paid - \$0.20
 - Deposit Tickets - \$0.50
 - All Other - \$0.20**
- Earnings credit[§] may offset service and maintenance charges
- Negative Collected Balance Charge - Fidelity Bank's prime rate plus 3%

Business Savings Accounts

All accounts include:

- \$50 minimum opening deposit
- Free Online Banking Basic Services

Business Savings

- Minimum daily balance - \$1,000
- \$15 maintenance fee per statement cycle if below minimum daily balance
- You are allowed six (6) withdrawals of any type per statement cycle at no charge. Each additional withdrawal of any type will be charged a \$5 excessive withdrawal fee.

Business Money Market

- Minimum daily balance - \$2,500
- \$10 monthly maintenance fee if below minimum daily balance
- You are allowed six (6) withdrawals of any type per monthly statement cycle at no charge. Each additional withdrawal of any type will be charged a \$10 excessive withdrawal fee.

Account Types

Checking Accounts

FREE Checking, Direct FREE Interest Checking, Lion Share Interest Checking, FREE Business Checking, Lion's Pride Business Interest Checking, Lion's Roar Business Checking

Savings Accounts

Personal Money Market, Personal Savings, Little Lion Savings, Business Savings, Business Money Market

All accounts may incur other fees such as NSF, overdraft fees, etc.

* Transaction items include checks paid, checks deposited, other debits, other credits, and deposit tickets

**All other (\$0.20) includes checks deposited, other debits and other credits.

§ You will receive an earnings credit based on a review of near-term and current Treasury Rates calculated utilizing the average collected balance in the account for the period.



FIDELITY BANK

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Other Business Services

Online Banking Fees

| | |
|--|------------------------|
| Basic Services | FREE |
| Account Balances | |
| Bill Payment | |
| Check Images | |
| Current & Previous Month Statement | |
| Internal Transfers | |
| Loan Payments | |
| Reconciliation (Import/Export) | |
| Transaction History | |
| Online Wire Transfer Access | \$25 per month*** |
| ***Plus Incoming and Outgoing Wire Transfer Fees | |
| ACH Origination..... | \$30 per month |
| ACH Item Originated | \$0.20 per transaction |

Coin and Currency

| | |
|------------------|--------|
| Full Strap | \$0.50 |
| Coin Roll | \$0.15 |

Electronic Delivery Services

Remote Deposit - If accessed account(s) falls below a daily aggregated minimum balance of \$150,000, there will be a \$45 monthly maintenance fee. First five accounts included, beyond that, \$10 monthly per additional account.

Remote Deposit Inactivity Fee

(No remote deposits for 4 consecutive months) \$45 per month

Night Deposit

\$3 per drop, \$2.50 per deposit

Other Services and Fees

Account Research

| | |
|------------------------------------|---------------|
| Check Copy..... | \$3 |
| Research fee..... | \$20/per hour |
| Special statement services | \$10 |
| Statement balancing, per hour..... | \$25 |
| Statement copy | \$5 |

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Other Services and Fees (continued)

ATM/Check Card Limits and Fees

| | |
|---|---------------------------------|
| ATM withdrawal | \$1,000 daily |
| POS purchase | \$5,000 daily |
| ATM Fees..... | No Fidelity Bank ATM usage fees |
| Check Card - Card Replacement Fee | \$5 |

Audits, Legal and Verification Services

| | |
|---------------------------|-------|
| Audit Confirmation | \$20 |
| Deposit Verification..... | \$20 |
| Levy Fee | \$100 |

Bank Checks and Money Orders

| | |
|-----------------------------------|------|
| Cashier's check | \$10 |
| Money order (up to \$1,000) | \$5 |

Coin Counter

| | |
|---------------------------|---------------------------------|
| Customers: | |
| Up to \$100 per day | FREE |
| Over \$100 per day | 10% on total amount |
| Non-Customers | 10% fee on total amount per use |

Collection Items and Foreign Currency

| | |
|---|------|
| Bond coupon collection | \$10 |
| Collection item..... | \$25 |
| Collection item, Foreign | \$50 |
| Envelope drafts | \$25 |
| Foreign currency exchange (purchase or sale) | \$10 |
| Additional small transaction fee (if under \$250) | \$10 |

Dormant Account Fees

| | |
|---------------------------------------|------|
| Dormant account fee†, per month | \$5 |
| Dormant fee, lifetime | \$60 |

Inactivity Fee

No activity for 60 days; \$6 per statement cycle if balance is below \$100

Miscellaneous Fees

| | |
|---|------------------------------|
| Hold statement per month | \$5 |
| Stop payment, placed through online banking | \$25 |
| Stop payment | \$35 |
| Overdraft Protection†, via transfer | \$8/per day |
| Check printing | prices may vary |
| Deposit Correction | \$5 |
| Money Service Business (MSB) per month..... | \$500 |
| ATM Owner/Operator Account..... | \$500 per month, per account |

Other Services and Fees (continued)

Non-sufficient Funds Fee (NSF)†

| | |
|---------------------------------------|------------------|
| NSF Paid Item Fee | \$34 |
| NSF Returned Item Fee | \$34 |
| Maximum Daily Limit on NSF fees | 10 items/per day |
| Grace Limit on NSF fees¥ | \$5/per day |

Online Banking / Bill Pay

| | |
|--|---------|
| External Transfers (bank to bank)..... | FREE |
| POP Money (person to person, per transaction)..... | \$0.50 |
| Standard Delivery Bill Pay | FREE |
| Same Day Electronic Bill Pay | \$10.95 |
| Overnight Paper Check Bill Pay | \$15.95 |

Return Deposited Item Fees

| | |
|-----------------------------|------|
| Redeposited, per item | \$8 |
| Returned, per item..... | \$12 |

Safe Deposit Boxes

| | |
|--------------------|--------------|
| 3x5..... | \$50 |
| 3x10..... | \$70 |
| 5x5..... | \$70 |
| 5x10..... | \$100 |
| 10x10..... | \$140 |
| 10x15..... | \$150 |
| Drill fee | \$250 |
| Lost Key fee | \$25 per key |
| Late fee..... | \$10 |

Wire Transfers

| | |
|--|------|
| Domestic, incoming..... | \$15 |
| Personal Domestic, outgoing | \$25 |
| Business Domestic, outgoing..... | \$40 |
| Business Domestic, outgoing via online | \$12 |
| International, incoming | \$18 |
| Personal International, outgoing | \$45 |
| Business International, outgoing..... | \$60 |
| Business International, outgoing via online..... | \$30 |

‡ A demand deposit account is considered dormant after 12 months of inactivity. A savings account is considered dormant after 60 months of inactivity.

† Conditions when an overdraft or NSF fee may be imposed include overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

¥ An NSF fee per item will apply once the overdrawn balance exceeds the \$5.00 grace limit.