



FIDELITY BANK

Schedule of Fees

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

LionBank.com

Personal Checking

All accounts include:

- Minimum initial deposit of \$50 to open an account
- Free Online Banking and Free Bill Pay Compatible with Quicken
- Free Visa® Check Card

Totally 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:

- Minimum initial deposit of \$50 to open an account
- 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.

Effective on 8/1/2018.

Page 1 of 2

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:

- Minimum initial deposit of \$50 to open an account
- Free Online Banking Basic Services
- Free Bill Pay Compatible with Quickbooks
- Free Visa® Business Check Card

Totally FREE Business Checking

- No minimum balance
- No monthly maintenance fee
- Free for customers who do not exceed 1,000 transaction items per month. Greater than 1,000 price per item:
 - Checks Paid - \$0.20
 - Deposit Tickets - \$0.50
 - All Other - \$0.20**
- 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:

- Minimum initial deposit of \$50 to open an account
- 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

Totally FREE Checking, Direct FREE Interest Checking, Lion Share Interest Checking, Totally 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.

***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

Schedule of Fees

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

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

Terms and conditions subject to change with 30 days notice.

Effective on 8/1/2018

Page 2 of 2

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.