

M.Y. SAFRA BANK

<i>Personal Banking Deposit Products</i>	<i>Balance to Open</i>	<i>Avg. Monthly Balance to Waive Fee</i>	<i>Monthly Fee</i>	<i>Monthly Transactions Included</i>
Basic Checking	\$25	N/A	\$3	N/A ¹
Silver Checking	\$100	\$1,500 ²	\$10	N/A
Gold Checking	\$100	\$2,500 ²	\$15	N/A
Silver Savings	\$100	\$1,000 ²	\$5	N/A ³
Platinum Money Market	\$100	\$5,000 ²	\$20	N/A ³

1. Account holders are allowed at least 8 (eight) withdrawals per month at no additional charge. Withdrawals can include checks, ATM withdrawals and purchases using a debit card attached to the account. The Basic Checking Account is designed to meet the needs of those clients who conduct a limited number of transactions. There is no minimum monthly balance requirement; however, there is a monthly service charge of \$3.00. Withdrawals can include paid checks, ATM withdrawals and point of sale (POS) purchases using a debit card attached to the account.

2. For customers enrolled in the Silver Checking Account, if the average monthly balance in the account falls below \$1,500, the monthly maintenance fee may be waived if the customer completes a minimum of 1 (one) direct deposit during the statement cycle, or maintains a relationship balance equal to or greater than \$25,000. For customers enrolled in the Gold Checking Account, if the average monthly balance in the account falls below \$2,500, the monthly maintenance fee may be waived if the customer completes a minimum of 1 (one) direct deposit of \$500 or more during the statement cycle, or maintains a relationship balance equal to or greater than \$50,000. For customers enrolled in the Silver Savings Account, if the average monthly balance in the account falls below \$1,000, the monthly maintenance fee may be waived if the customer maintains a relationship balance equal to or greater than \$25,000. For customers enrolled in the Platinum Money Market Account, if the average monthly balance in the account falls below \$5,000, the monthly maintenance fee may be waived if the customer maintains a relationship balance equal to or greater than \$100,000.

3. The M.Y. Safra Platinum Money Market and Silver Saving Account(s) allow for limited "pre authorized" withdrawals. Pre-authorized withdrawals are withdrawals made by check, debit card payment to third parties, telephone, fax and withdrawal transfers via the internet. Withdrawals or transfers initiated at an ATM are not pre-authorized, and are unlimited. Exceeding 6 pre-authorized withdrawals per monthly statement cycle will lead to a \$15 per item fee on the M.Y. Safra Platinum Money Market and Silver Saving Account(s). In addition to this fee the M.Y. Safra Platinum Money Market Account(s) may be closed or converted to an account type which is not subject to withdrawal limitations. Please see a M.Y. Safra Bank Client Representative if you have any additional questions regarding your Platinum Money Market and Silver Saving Account(s).



BANK HOURS:

MONDAY THROUGH FRIDAY – 9AM TO 4PM EASTERN TIME

(855) MY SAFRA WWW.MYSAFRA.COM

FEE SCHEDULE – PERSONAL ACCOUNTS

EFFECTIVE 01.01.21

M.Y. SAFRA BANK

Fee Schedule - Personal Accounts	Amount
Check	
Cashier's Check - per Check	\$10.00
Insufficient Funds Fee (NSF) – Includes ACH	\$35.00
Returned Deposit Item	\$10.00
Stop Payment Fee	\$30.00
ATM	
ATM or Debit Card Replacement Fee	\$5.00
International ATM Withdrawals or transfers between accounts	\$0.00
Transaction at non-Bank ATMs (Domestic)*	\$0.00
Transaction at non-Bank ATMs (International)*	\$0.00
Collections	
Outgoing Collections	\$20.00
Wires	
Incoming Wires	\$0.00
Outgoing Domestic Wire	\$25.00
Outgoing International Wire	\$50.00
Returned Wire Fee	\$40.00
Other Fees	
Account closed within 90 days	\$15.00
Basic Checking - Excess Transactions Exceeded Allowed 8 - per Item Fee	\$3.00
Check Images - per Image	\$3.00
Dormant Fee - per Month	\$3.00
Legal Process Fee	\$150.00
Money Market & Savings - Withdrawals / Transfers Over 6 - per Month - per Item	\$15.00
Research Fee - per Hour	\$35.00
Statement Copies - per Copy	\$5.00

*An automatic fee rebate will apply for all Foreign ATM transactions.



BANK HOURS:
MONDAY THROUGH FRIDAY – 9AM TO 4PM EASTERN TIME
 (855) MY SAFRA WWW.MYSAFRA.COM

FEE SCHEDULE – PERSONAL ACCOUNTS
 EFFECTIVE 01.01.21