Fee Schedule



Savings Accounts

Terms & Conditions

| Account Opening and Usage | Minimum Opening Deposit | \$500 |
|----------------------------|-------------------------|---|
| | Monthly Fee | \$0 |
| | Interest Bearing | Yes (See the Interest Rate Information disclosure) |
| | Return Deposited Item | \$0 |
| Statement Delivery Options | Paper Statement | Paper Statements are not available for this product. |
| | | |
| Overdrafts | No Overdrafts Permitted | Overdrafts are not permitted on this account and as such any transactions that overdraw this account will generally be returned. In the event the account does become overdrawn, no overdraft fees will be charged. |

Other Services and Fees

| Other Account Services | Official Bank Check | Not available for this product |
|------------------------|-----------------------------------|--------------------------------|
| | Garnishment/Levy/Legal Processing | \$0 |
| | ACH Stop Payment | \$0 |
| Wire Transfers | Incoming Wire Transfer | \$0 |

For quick access to information on your Openbank accounts, visit us online at <u>openbank.us</u> or call us at 833-833-8305. Customers with hearing or speech disabilities may call 711 or their preferred relay service.

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