FEE SCHEDULE

RockPointBank, N.A. 401 Chestnut Street, Suite 101 Chattanooga, Tennessee 37402 423-558-3400 www.rockpoint.bank

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

INSUFFICIENT FUNDS/ OVERDRAFT FEE (PAID OR RETURNED)	
NSF/Overdraft Charge (per transaction)	\$35.00
ATM/DEBIT CARD FEES	
Card Replacement (per card)	\$5.00
Subsequent Replacement (per card)	\$15.00
RESEARCH	
Hourly Rate (minimum of 1 hour)	\$25.00
Account Verification	\$10.00
Copy Cost (per page)	\$1.00
Levies and Garnishments	\$100.00
WIRE TRANSFERS	
Outgoing Domestic Wire (per transfer)	\$25.00
Outgoing Domestic Exception Wire (per transfer)	\$50.00
Outgoing International Wire (per transfer)	\$65.00
Outgoing International Exception Wire (per transfer)	\$90.00
MISCELLANEOUS FEES	
Cashier's Check (per check)	\$8.00
Charged Back Items (per item)	\$12.00
Stop Payment (per item)	\$35.00
Collection Items (per item)	\$20.00
Dormant Account - Checking (per month; 6 months of no activity)	\$5.00
Dormant Account - Savings (per quarter; 6 months of no activity)	\$5.00
Telephone Transfer	\$3.00
Overdraft Protection (ODP) Transfer (per transfer)	\$5.00
Returned Mail (per piece)	\$5.00
Savings Bond Services (per redemption)	\$5.00
Rejected Bond Coupons: Fee Charged by Federal Reserve	
Notary Services	\$5.00
Paper Statement Fee	\$3.00