

Business Checking Account Fee Schedule

Checking Accounts

Minimum required to open any
Titan Bank Business Checking Account\$0

Small Business Checking

Monthly service fee per customer (up to 6 accounts)\$14.95
 Min. avg. balance to waive monthly service fee.....\$500
 Account opening fee per account FREE
 Charge per check deposited, over 50 per month.....\$0.50
 Charge per check written, over 50 per month.....\$0.50
 Free Physical Cash deposited limit per month.....\$5,000
 Excess cash deposited (monthly fee).....\$3.00 per \$1,000
 Paper statements if requested (monthly fee).....\$5.00
 Starter checks..... FREE
 Debit cards FREE
 Mobile phone app to deposit checks FREE
 Online Wire / ACH treasury management capability..... FREE

International Checking

Monthly service fee per customer (up to 6 accounts)\$99.00
 Min. avg. balance to waive monthly service fee.....\$250,000
 Account opening fee per account FREE
 Charge per check deposited, over 50 per month.....\$0.50
 Charge per check written, over 50 per month.....\$0.50
 Free Physical Cash deposited limit per month.....\$5,000
 Excess cash deposited (monthly fee).....\$3.00 per \$1,000
 Paper statements if requested (monthly fee).....\$5.00
 Starter checks..... FREE
 Debit cards FREE
 Mobile phone app to deposit checks FREE
 Online Wire / ACH treasury management capability..... FREE

Time Deposit

Minimum required opening deposit \$0,00. Penalty charged for early withdrawal. Rates and terms vary. All features, including early withdrawal penalties, will be disclosed when account is opened. Penalties may reduce principal and earnings.

Titan Bank from time to time has the ability to customize rates on time deposits in excess of \$500,000. Please call us for a rate quote on your large balance time deposit.

Non-Recourse Loans

Titan Bank makes a wide variety of loans to business customers for real estate, business growth, mergers and acquisitions and working capital. Please contact your Titan Bank representative if you are interested.

Merchant Credit Card Processing

Titan Bank has the ability to provide highly competitive rate quotes on credit card and debit card processing for your business. We have options to accept cards both online as well as in person. Please contact us so we can arrange for a customized quote based on your specific needs.

Other Client Services

Safe Deposit Box

Contents of safe deposit boxes are not FDIC insured. In order to qualify for a safe deposit box, clients must maintain a Titan Bank deposit account with automatic payment deduction for the annual fee. Should your Titan Bank deposit account which includes automatic payment deduction be closed for any reason, you will be required to close your safe deposit box at the time of account closure.

3 x 10.....	\$35
5 x 10.....	\$45
10 x 10.....	\$80
Late payment	\$50
Drilling.....	cost, plus \$50
Inventory box.....	\$80 (per hour, one-hour minimum)

General Fee Schedule

These fees are applicable to all Titan Bank

Checks

Cashier's check, in branch.....	\$4
Cashier's check, send to customer's requested location.....	\$15
Express shipping Fee for sending cashier's check	\$20

Non-Sufficient Funds & Returned Items

Non-sufficient funds, item(s) returned, per item	\$25
Non-sufficient funds, item paid, per item.....	\$25
Overdraft Fee, daily Continuous fee	\$5
Continuous overdraft fee charged each business day the current balance is overdrawn, starting the sixteenth day the account remains overdrawn	
Returned item (deposited).....	\$10
Returned item (re-deposited with instructions).....	\$10

Online Banking

Online Banking Consumer	FREE
Online Banking Business	FREE

Mobile Banking

Mobile Banking App	FREE
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International Services

Draft.....	\$30
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Wire Transfers

Incoming Wires

Domestic.....	Free for the first 25 each month then \$15
International	\$40

Outgoing Wires

Domestic, bank assisted	Free for the first 25 each month then \$25
International, U.S. funds, bank assisted	\$50
Domestic, online	Free for the first 25 each month then \$20
International, U.S. funds, online	\$45
Wire trace / wire amendment.....	\$25

Stop Payments

Stop payment, bank assisted	\$30
Stop payment, online	\$20

Statements

Duplicate paper statement.....	\$5
Paper statement monthly fee	\$5
Temporary statement.....	\$3

Other Fees

Cash vault services	available by quote
Check reprints – 90 checks with first class postage	\$15
Coin processing fee, non-clients.....	10%
Early account closure (within first 365 days).....	\$200
Electronic output, per file	\$50
Facsimile fee, per page	\$1
Garnishment or IRS levy search, by item.....	\$100
Research, one-hour minimum.....	\$165 per hour
Photocopies per page.....	\$1
Verification of deposit per account	\$20
Correspondent banking services	available by quote
Courier service, scheduled, on route	available by quote
Deposit account control agreement	available by quote

ATM and Debit Card

ATM card only, annual fee.....	FREE
Debit card, annual fee	FREE
Replacement card	\$10
Rush order	\$45
Withdrawal Titan Bank ATM network	FREE
Withdrawal outside Titan Bank ATM network.....	\$1
ATM balance inquiry at Foreign ATMs	\$0.50
Debit card fee per card, in excess of six, per relationship	\$5

Collections

Collection, incoming	\$15
Collection, outgoing.....	\$20
Collection, foreign.....	\$30

Other Client Services

Safe Deposit Box

Contents of safe deposit boxes are not FDIC insured. In order to qualify for a safe deposit box, clients must maintain a Titan Bank deposit account with automatic payment deduction for the annual fee. Should your Titan Bank deposit account, which includes automatic payment deduction be closed for any reason, you will be required to close your safe deposit box at the time of account closure.

3 x 10	\$25
5 x 10	\$35
10 x 10	\$70
Late payment	\$50
Key Deposit – Refunded if Both Keys Returned.....	\$25
Drilling	cost, plus \$50
Inventory box.....	\$80 (per hour, one-hour minimum)