

Business Deposit Account Fee Schedule

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

For complete terms and conditions, see the Business and Non-Personal Account Terms, Disclosures and Agreements Booklet (the "Booklet").

Business and Non-Personal Accounts

Checking Accounts

Business Analysis Checking Account

Minimum deposit required to open account	\$1,500
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See also the Business Analysis and Business Interest Checking Account General Service Fees Schedule below.

Business Checking Account

Minimum deposit required to open account	\$1,500
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Monthly fee in any month when average daily balance is below \$5,000	\$14.95
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First 200 items (<i>Per month</i>) ²	\$0
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Each item thereafter	\$0.25
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Business Interest Checking Account

Minimum deposit required to open account ¹	\$1,500
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Monthly fee in any month when average daily balance is below \$5,000	\$14.95
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See also the Business Analysis and Business Interest Checking Account General Service Fees Schedule below.

Small Business Checking Account

Minimum deposit required to open account ¹	\$1,500
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Non-Profit Checking Account

Minimum deposit required to open account ¹	\$1,500
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Monthly fee in any month when average daily balance is below \$5,000	\$14.95
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Money Market Accounts

Business Money Market Account

Minimum deposit required to open account ¹	\$1,500
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Monthly fee in any month when average daily balance is below \$5,000	\$14.95
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IntraFi® Network DepositsSM - Demand or Savings Option (formerly known as Insured Cash Sweep Deposit Placement Account)

Minimum deposit required to open account	\$10,000
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Certificate of Deposit (CD) Accounts

Business CD

Minimum deposit required to open account \$1,500

See section 5.1.8.4 of the Booklet for information regarding Early Withdrawal Penalties.

Business IntraFi® Network DepositsSM - CD Option (formerly known as CDARS®)

Minimum deposit required to open account \$10,000

See section 5.1.9.7 of the Booklet for information regarding Early Withdrawal Penalties.

WorldCurrency® Accounts

Standard Currency Exchange Spread

Less than 1% of the Wholesale Rate*

- If you ask us and we agree to conduct a Currency Exchange for you (such as when you add or withdraw funds from your account), we will convert the funds by calculating a Customer Exchange Rate. This rate is based on the application of our Spread to the prevailing Wholesale Rate and decreases with higher U.S. dollar transaction equivalents being exchanged, as follows:

Amount of Currency Exchange	Spread
≤ \$99,999.99	0.75%
\$100,000 - \$399,999.99	0.50%
\$400,000 - \$749,999.99	0.375%
≥ \$750,000	0.25%

Quoted Spreads may be greater than 1% and apply in cases where you ask us and we agree to permit you to “lock in” your rate in advance of your otherwise applicable Pricing Date. How we determine your Customer Exchange Rate is further described in the WorldCurrency Account Terms and Conditions in Section 6 of the Booklet. The specific conversion rate that you will receive for any currency exchange is not published in any newspaper, website or other publicly available source.

Other WorldCurrency Account Fees. As indicated below and described in more detail in the WorldCurrency Account Terms and Conditions in Section 6 of the Booklet, we may charge monthly maintenance fees on WorldCurrency Access Accounts. We do not charge monthly maintenance fees on WorldCurrency CD or CD Basket Accounts. Cash Management Accounts are U.S. dollar-denominated deposit accounts used to support the opening of WorldCurrency accounts as more fully described in Section 6 of the Booklet. Refer to disclosure for the specific type of account you elect to use as your Cash Management Account for more information on fees and transactions limitations, if any, applicable to such accounts.

Fees and transaction limitations applicable to WorldCurrency Accounts are listed below.

Note: Minimum initial deposit amounts stated below are in U.S. dollars. Initial deposits made in a foreign currency must equal stated U.S. dollar minimums based on exchange rates in effect on the day of deposit.

WorldCurrency Access® Deposit Account—Money Market

Minimum deposit required to open account \$2,500 or \$100/month*

Monthly maintenance fee Varies**

* In lieu of the minimum opening deposit of \$2,500, the WorldCurrency Access Deposit Account Automatic Purchase Plan is available starting at \$100 per month. See section 6.4 of the Booklet for additional information regarding the WorldCurrency Access Deposit Account Automatic Purchase.

** Any monthly maintenance fee charged to your account will be disclosed to you on your rate sheet at the time that you open your account, or on a separate disclosure that we will provide to you at least 30 days prior to imposing or changing any monthly maintenance fee. In addition, any monthly maintenance fee will be charged in the Foreign Currency in which the applicable Access Account is denominated. See section 6.5.1.12 of the Booklet for additional information regarding the monthly maintenance fee.

WorldCurrency CD Account

Minimum deposit required to open account \$10,000

See section 6.5.3.8 of the Booklet for information regarding Early Withdrawal Penalties.

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WorldCurrency CD Basket

Minimum deposit required to open account	\$20,000
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See section 6.5.4.9. Of the Booklet for information regarding Early Withdrawal Penalties.

WorldCurrency Access Deposit Account—Transaction

Minimum deposit required to open account	\$2,500
Monthly maintenance fee	Varies*

* Any monthly maintenance fee charged to your account will be disclosed to you on your rate sheet at the time that you open your account, or on a separate disclosure that we will provide to you at least 30 days prior to imposing or changing any monthly maintenance fee. In addition, any monthly maintenance fee will be charged in the Foreign Currency in which the applicable Access Account is denominated. See section 6.5.2.4 of the Booklet for additional information regarding the monthly maintenance fee.

MarketSafe® Accounts**MarketSafe CD Account**

Minimum deposit required to open account	\$1,500
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See section 7.3.1.4 of the Booklet for information regarding Early Withdrawal Penalties.

MarketSafe Cash Account

Minimum deposit required to open account	\$1,500
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General Service Fees^{3,4}

ATM transaction fees (<i>Additional charges may be imposed by other financial institutions' ATMs</i>)	\$0
Bill Pay	
Expedited electronic bill payment	\$4.95
Expedited overnight bill payment	\$14.95
Check printing	Varies by style
Items sent for collection (<i>In addition to fees charged by other financial institutions</i>) ⁵	\$20
Foreign items sent for collection (<i>In addition to fees charged by other financial institutions</i>) ⁵	\$55
Legal processing fees	
Attachments	\$50
Garnishment	\$100
Legal process received	\$50
Levies	\$100
Stop payment item	\$25
Visa Debit Card International Transaction Service Fee	2.0% of the amount of each transaction
Visa Debit Card Replacement - Normal delivery	\$0

Wire Fees*

Wire funds into TIAA Bank (<i>from an international or domestic location</i>)	\$0
Wire U.S. Dollars out of TIAA Bank to a domestic location	\$25
Wire U.S. Dollars out of TIAA Bank to an international location, without a currency exchange	\$35
Wire Foreign Currency out of TIAA Bank to an international location, without a currency exchange	\$65
Wire Foreign Currency out of TIAA Bank to an international location, with a currency exchange	\$30

* Additional fees may be charged by other financial institutions that handle your wire request on our behalf or on behalf of the wire's beneficiary. Please inquire about these fees at the time you request your wire and refer to disclosures we may provide to you at that time. Foreign Currency exchange costs as described elsewhere in the Booklet will also apply if you ask TIAA Bank to conduct a Foreign Currency exchange on your behalf in connection with a wire.

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Business Analysis And Business Interest Checking Account

General Service Fees⁴

The following fees are specific to the Business Analysis and Business Interest Checking Account and are in addition to or in place of those listed in the General Services Fees above.

Business analysis maintenance fee <i>(Per account, per month)</i>	\$18
Check paid <i>(Per item)</i>	\$0.15
Deposit credited <i>(Per item)</i> ⁶	\$0.35
Electronic credit <i>(Per item)</i>	\$0.20
Electronic debit <i>(Per item)</i>	\$0.14
Imaged checks <i>(Per statement period)</i>	\$5
Item deposited <i>(Per item)</i>	\$0.11
Wire transfer, per domestic incoming	
Clients that have Business Online Banking	\$6
Clients without Business Online Banking	\$10
Wire transfer, per foreign incoming	
Clients that have Business Online Banking	\$15
Clients without Business Online Banking	\$35
Wire transfer, per domestic outgoing	
Wires originated using Business Online Banking	\$8
Manual Wire	\$25
Wire transfer, per foreign outgoing	
Wires originated using Business Online Banking	\$30
Manual Wire	\$35

Business Online Banking Service Fees⁴

The following Business Online Banking Service Fees are assessed in addition to the fees listed in the General Service Fees and Business Analysis and Business Interest Checking Account General Service Fees sections above.

Small Business monthly maintenance fee <i>(Up to three accounts) in any month when average daily balance in your designated primary checking account is below \$5,000</i>	\$9.95
Standard monthly maintenance fee <i>(Up to nine accounts)</i>	\$14.95
Premium monthly maintenance fee <i>(Up to nine accounts)</i>	\$19.95
Monthly maintenance fee <i>(Per additional account)</i>	\$3
ACH services <i>(Per month)</i>	\$9.95
ACH item originated <i>(Per item)</i>	\$0.12
Same-Day ACH item originated <i>(Per item)</i>	\$0.30
ACH file transmitted <i>(Per file)</i>	\$5
ACH return item <i>(Per item)</i>	\$3.50
ACH notification of change <i>(Per item)</i>	\$2.50
Online stop-payment <i>(Per stop)</i>	\$10
Positive pay ACH service monthly fee	
First Account:	\$35.00
Additional Accounts:	\$10.00

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Positive pay check service monthly fee <i>(Per account)</i>	\$29.95
Positive pay issue item <i>(Per item)</i>	\$0.07
Reconcilement services monthly fee <i>(Per account)</i>	\$29.95
Reconcilement issue <i>(Per item)</i>	\$0.07
Reconciled item <i>(Per item)</i>	\$0.07

Treasury Management Fees⁴

The following Treasury Management Fees are assessed in addition to the fees listed in the General Service Fees, Business Analysis and Business Interest Checking Account General Service Fees, and Business Online Banking Fees sections above.

ACH Debit Block Service <i>(Per account, per month)</i>	\$15
Zero Balance Account System <i>(Per master account, per month)</i>	\$25
Zero Balance Account System <i>(Per subsidiary account, per month)</i>	\$15

Debit Card Limitations*

ATM withdrawals	\$2,020 per day
PIN-based transactions	\$5,000 per day
Non-PIN-based transactions	\$5,000 per day

* ATM and other transactions may also be limited in amount by the ATM owner or merchant.

1. This minimum deposit amount to open is waived if the account serves as your Cash Management Account for any WorldCurrency or Metals Select Account. Please note that only one account at any time can serve as your Cash Management Account.
2. Items include but are not limited to checks paid, deposits, deposited items, ACH debits and ACH credits.
3. Business Analysis and Business Interest Checking Accounts fees may differ.
4. Other fees may apply.
5. Intermediate banks and/or the paying bank may charge a fee to process any of the deposited drafts, whether sent for collection or sent for immediate credit. TIAA Bank does not know the amount of and does not benefit from any such fees. The amount of any such fees will be deducted from the funds deposited to your account.
6. Deposit credit per item includes in person and imaged deposits.



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