

# 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

#### Attorney Trust Checking Account (Available through TIAA Bank Financial Center)

Minimum deposit required to open account	\$1,500
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#### Business Analysis Checking Account

Minimum deposit required to open account	\$1,500
Online bill payment ( <i>Per item</i> )	\$0.50

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
Monthly fee in any month when average daily balance is below \$5,000	\$14.95
First 200 items ( <i>Per month</i> ) <sup>2</sup>	\$0
Each item thereafter	\$0.25
First 10 online bill payments ( <i>Per month</i> )	\$0
Each item thereafter	\$0.50

#### Business Interest Checking Account

Minimum deposit required to open account <sup>1</sup>	\$1,500
Monthly fee in any month when average daily balance is below \$5,000	\$14.95
Online bill payment ( <i>Per item</i> )	\$0.50

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 <sup>1</sup>	\$1,500
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#### Non-Profit Checking Account

Minimum deposit required to open account <sup>1</sup>	\$1,500
Monthly fee in any month when average daily balance is below \$5,000	\$14.95
First 10 online bill payments ( <i>Per month</i> )	\$0
Each item thereafter	\$0.50

## Money Market Accounts

### Business Money Market Account

Minimum deposit required to open account <sup>1</sup>	\$1,500
Monthly fee in any month when average daily balance is below \$5,000	\$14.95
Excess transaction fee in any month when you exceed the transaction limits for this account <sup>3</sup>	\$10

### Insured Cash Sweep Service

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
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See section 5.1.9.4 of the Booklet for information regarding Early Withdrawal Penalties.

### Business CDARS<sup>®</sup> CD

Minimum deposit required to open account	\$10,000
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See section 5.1.10.7 of the Booklet for information regarding Early Withdrawal Penalties.

## OVERDRAFT LINE OF CREDIT ACCOUNT

Overdraft Protection Line of Credit monthly fee	\$0
Overdraft Protection Line of Credit payment late charge	\$25

## WorldCurrency<sup>®</sup> 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**
Excess transaction fee in any month when you exceed the transaction limits for this account <sup>3</sup>	\$10

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

### 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<sup>4,5</sup>

Account research or reconciliation ( <i>Per hour</i> )	\$25
Account verification letter	\$10
ACH/EFT transaction out, with our assistance	\$0

ATM transaction fees <i>(Additional charges may be imposed by other financial institutions' ATMs)</i>	\$0
Attachments	\$50
Bags—disposable night deposit bags <i>(Per 100)</i>	\$25
Bags—night deposit bags with key <sup>6</sup>	\$20
Bags—zipper bags <sup>6</sup>	\$2
Bill Pay	
Expedited electronic bill payment	\$4.95
Expedited overnight bill payment	\$14.95
Bill Pay checks, deposited checks, and deposit tickets:	
First copy <i>(Per month)</i>	\$0
Additional copies	\$5
Cashier's check	\$10
Change order <i>(Per order)</i> <sup>6</sup>	\$5
Check printing	Varies by style
Copy of statement, 1099, or 1098	\$5
Counter checks <sup>6</sup>	\$0.25
Courier service <sup>6</sup>	\$10
Garnishment	\$100
NSF (Insufficient Funds) item <sup>7</sup>	\$30
Interim account statement printout at Financial Center <i>(Per statement)</i> <sup>2</sup>	\$5
Items sent for collection <i>(In addition to fees charged by other financial institutions)</i> <sup>8</sup>	\$20
Foreign items sent for collection <i>(In addition to fees charged by other financial institutions)</i> <sup>8</sup>	\$55
Legal process received fee	\$50
Levies	\$100
Mobile/Online Check Deposit	\$0
Overdraft automated transfer from linked TIAA Bank account	\$0
Photocopies <sup>6</sup>	\$5
Photocopying checks written by you:	
First three copies <i>(Per month)</i>	\$0
Additional copies	\$5
Returned deposited item <sup>4</sup>	\$10
Special delivery of letter-sized packages	
Next-Day Air Express	\$15
Two-Day Air Express	\$10
USPS Priority Mail	\$5
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
Expedited delivery	\$25

### 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.

## Business Analysis And Business Interest Checking Account

### General Service Fees<sup>5</sup>

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
Business Interest Checking	
Monthly fee in any month when average daily balance is below \$5,000	\$14.95
Check paid ( <i>Per item</i> )	\$0.15
Deposit credited ( <i>Per item</i> ) <sup>9</sup>	\$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
Return item charge back ( <i>Per item</i> )	\$5
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 Fees<sup>5</sup>

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</i> ) in any month When average daily balance in your designated primary checking account is below \$5,000	\$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
ACH deletion of item ( <i>Per deletion</i> )	\$15
Online stop-payment ( <i>Per stop</i> )	\$10
Positive pay ACH service monthly fee	
First Account:	\$35.00
Additional Accounts:	\$10.00
Positive pay check service monthly fee ( <i>Per account</i> )	\$29.95
Positive pay issue item ( <i>Per item</i> )	\$0.07
Positive pay ( <i>Per item returned</i> )	\$5
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
Initial 2 tokens	\$0
Each additional token	\$25
Replacement token ( <i>Per token</i> )	\$25

### Treasury Management Fees<sup>5</sup>

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
Insured Cash Sweep Service ( <i>Per account, per month</i> )	\$50
Sweep to Line of Credit Services ( <i>Per account, per month</i> )	\$125
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	\$600 per day
PIN Point of Sale (POS) purchases	\$2,500 per day
Signature POS withdrawals	\$2,500 per day

\* ATM and POS 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. Refer to the Booklet for more information regarding these limits, which are a matter of federal law and generally restrict you to six (6) transfers or withdrawals per month.
4. Business Analysis and Business Interest Checking Accounts fees may differ.
5. Other fees may apply.
6. Applies to in-Financial Center service only.
7. This fee applies to cases where the available balance in your account is insufficient to pay an item presented and we decline to pay that item. This fee is unrelated to our Overdraft Protection services, which are discussed elsewhere in the Booklet and, if available to you, may enable you to avoid Insufficient Funds (NSF) fees. This fee is limited to 2 per day per account. "Available balance" means the amount of funds in your account available for your immediate use at a given time and reflects pending withdrawals or items that have been authorized for payment but have not yet settled (where these would lessen the amount available for your immediate use) but does not include any deposits to your account that have not yet cleared, are subject to a hold, or are otherwise unavailable in accordance with the Funds Availability Disclosure included in the Booklet.
8. 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.
9. Deposit credit per item includes in person and imaged deposits.



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