

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 Personal Account Terms, Disclosures and Agreements Booklet (the "Booklet").

Checking Accounts

Yield Pledge® Checking Account

Minimum deposit required to open account ¹	\$5,000
Yield Pledge Checking Account monthly fee	\$0

Basic Checking Account*

Minimum deposit required to open account	\$25
Monthly fee in any month when average daily balance is below \$25	\$5

* Monthly fee is waived for New York residents.

Money Market Accounts

Yield Pledge® Money Market Account

Minimum deposit required to open account ¹	\$5,000
Yield Pledge Money Market Account monthly fee	\$0
Excess transaction fee in any month when you exceed the transaction limits for this account ²	\$10

Savings Accounts

Basic Savings Account*

Minimum deposit required to open account	\$25
Monthly fee in any month when average daily balance is below \$25	\$5
Excess transaction fee in any month when you exceed the transaction limits for this account ²	\$10

* Minimum opening deposit requirement and monthly fee are waived for Rhode Island residents.

Certificate Of Deposit (CD) Accounts

CDARS® CD

Minimum deposit required to open account	\$10,000
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See section 4.1.5.7 of the Booklet for information regarding Early Withdrawal Penalties.

Yield Pledge® CD

Minimum deposit required to open account	\$5,000
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See section 4.1.6.4 of the Booklet for information regarding Early Withdrawal Penalties.

Basic CD

Minimum deposit required to open account	\$1,000
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See section 4.1.7.4 of the Booklet for information regarding Early Withdrawal Penalties.

Bump Rate CD

Deposit required to open account	\$1,500 minimum, \$250,000 maximum
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See section 4.1.8.8 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® 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 5 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 5 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 5 of the Booklet. Refer to disclosures 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 ¹	\$2,500 or \$100/month*
Monthly maintenance fee	Varies**
Excess transaction fee in any month when you exceed the transaction limits for this account ²	\$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 5.4 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 5.5.1.12 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 5.5.3.8 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 5.5.4.9 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 5.5.2.4 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 6.3.1.4 of the Booklet for information regarding Early Withdrawal Penalties.

MarketSafe Cash Account

Minimum deposit required to open account	\$1,500
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World Markets Individual Retirement Account Service Fees

Closing Fees (Per IRA)	\$50
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General Service Fees

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 ³	\$20
Bags—zipper bags ³	\$2
Bill Pay	
Online Bill Pay Service, generally	\$0
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>) ³	\$5
Check printing	Varies by style
Copy of statement, 1099, or 1098	\$5
Counter checks ³	\$0.25
Courier service ³	\$10
Foreign Currency draft issuance	\$25
Garnishment	\$100
NSF (Insufficient Funds) item ⁴	\$30
Interim account statement printout at Financial Center (<i>Per statement</i>) ³	\$5
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 process received fee	\$50
Levies	\$100
Mobile/Online Check Deposit	\$0

Overdraft automated transfer from linked TIAA Bank account	\$0
Photocopies ³	\$5
Photocopying checks written by you:	
First three copies (<i>Per month</i>)	\$0
Additional copies	\$5
Returned deposited item ⁶	\$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
Uncollected item fee	\$30
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.

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. 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.
3. Applies to in-Financial Center service only.
4. This fee applies to cases where available funds are not sufficient to cover items presented and we decline to pay them. 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.
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. This fee will not be assessed against New York or Vermont residents.



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