

Tab 5 – List of Retail Banking Services

LOAN PRODUCTS & SERVICES

All loan products are inactive currently

Small Business Lending:

- *Business Lines of Credit*
- *Equipment Term Loans*
- *Commercial RE SBA 7A Lending (Inactive)*
- *Business Overdraft Protection Lines (Inactive)*

Commercial Lending:

- *1-4 Single Family Residence Term Loans*
- *1-4 Single Family Residence Lines of Credit*
- *Multifamily Term Loans*
- *Multifamily Lines of Credit*
- *1-4 Single Family Residence Construction Loans*
- *1-4 Single Family Residence Land Loans*
- *Commercial Real Estate Construction Loans*
- *Commercial Real Estate Term Loans*
- *Commercial Real Estate Lines of Credit*
- *Commercial and Industrial Lines of Credit*
- *Commercial and Industrial Term Loans*
- *Term Loans for business expenses, fixtures, equipment and expansion*
- *Standby Letters of Credit*
- *Accounts Receivable Financing*

DEPOSIT PRODUCTS & SERVICES

Certificates of Deposit:

- *90-179 Day CD*
- *180 Day QwickRate CD*
- *180-376 Day CD*
- *180-376 Day Business CD*
- *270 Day QwickRate CD*
- *365-729 Day CD*
- *365-729 Day Brokered CD*
- *730-1094 Day Brokered CD*
- *Individual Retirement Accounts*

Demand Deposits:

- *Business Interest Checking Accounts*
- *Business Analyzed Checking*
- *Non-Profit Interest Checking Accounts*
- *Financial Institution Checking Accounts*
- *Business Savings Accounts*
- *Business Money Market Accounts*
- *Platinum Business Money Market Accounts*
- *Interest on Lawyers' Trust Account (IOLTA)*
- *Personal Non-Interest Checking Accounts*
- *Personal Interest Checking Accounts*
- *Personal Money Market Accounts*
- *Personal Premium Money Market Accounts*

Savings:

- *Personal Savings*
- *Business Savings*

Other Available Depositor Services:

- *Image Statements*

Tab 5 -List of Banking Services

- *Insured Cash Sweep Accounts (ICS)*
- *Certificate of Deposit Account Registry Service {CDARS}*
- *Cashier's Checks*
- *Wire Transfer Services*
- *Funds Transfer Services*
- *Automated Clearing House {ACH}*
- *Payments Positive Pay/Payee Issuance*
- *Remote Deposit Capture*
- *Sweep Accounts*
- *Real Time Payments - Receive Only*
- *Zelle*
- *Online Banking*



NANO BANC®

Personal Banking Fee Schedule

Effective 05/01/2024

ACCOUNT TRANSFERS

| | |
|-------------------------|-----------|
| Online Banking Transfer | No Charge |
| Telephone Transfer | \$2.00 |

ACCOUNT RESEARCH

| | |
|---|---------|
| Account Reconciliation/Research (per hour, 1 hour minimum) | \$40.00 |
| Verification of Deposit | \$20.00 |

CARD SERVICES

| | |
|--|-----------|
| Card Replacement | \$10.00 |
| Card Expedited Delivery | \$30.00 |
| Card Emergency Delivery | \$60.00 |
| International Purchase Transaction Fee | No Charge |
| Nano Banc Network ATM Fee | No Charge |

| | |
|--------------------------------|----------------------------|
| Out-of-Network ATM Transaction | Fee Determined by Owner |
|--------------------------------|----------------------------|

CHECKS

| | |
|--|---|
| Cashier's Check | \$7.00 |
| Check Orders | Price varies based on style and quantity |
| Counter Checks (4 per page, first page free) | \$3.00 |

CHECK COLLECTION SERVICES

| | |
|---------------------------------------|------------------|
| Domestic Incoming/Outgoing Collection | \$30.00 per item |
| Foreign Incoming/Outgoing Collection | \$45.00 per item |

CERTIFICATE OF DEPOSIT (INCLUDES IRA)

| | |
|----------------------------|-------------------|
| Early Withdrawal Penalties | |
| 1 Month Term | 30 Days Interest |
| 3-10 Month Term | 90 Days Interest |
| 11-23 Month Term | 180 Days Interest |
| 24-60 Month Term | 365 Days Interest |

DEPOSIT ITEMS

| | |
|-------------------------------|---------|
| Returned Item or Re-Deposited | \$15.00 |
|-------------------------------|---------|

LEGAL PROCESSING/RESEARCH

| | |
|--------------------------------|----------|
| Hourly Rate (One Hour Minimum) | \$100.00 |
|--------------------------------|----------|

MISCELLANEOUS SERVICES

| | |
|--|-----------|
| Bill Payment | No Charge |
| Copy Fee - Paid check, deposit, statement, deposit ticket, or IRS Form 1099 (first 3 copies free) | \$5.00 |
| Duplicate Statement (per month, per statement) | \$5.00 |
| Non-Sufficient Funds (per item) | No Charge |
| Notary Service (per signature) | \$15.00 |
| Overdraft Fee (per item) | No Charge |

STOP PAYMENTS

| | |
|---|---------|
| Stop Payment Order/Renewal | \$25.00 |
| Stop Payment Order/Renewal (Online Banking) | \$10.00 |

WIRE TRANSFERS

| | |
|-----------------------------------|-----------|
| Incoming Domestic & International | \$10.00 |
| Outgoing (Domestic) | \$35.00 |
| Outgoing (International) | \$50.00 |
| Wire Confirmation | No Charge |

An In-Network ATM Transaction is a transaction performed at an ATM that is owned by the Bank or part of the MoneyPass Network. All other ATM Transactions are Out-of-Network. Additional intermediary bank fees may apply. All fees and charges are effective as of 5/1/2024 and are subject to change. If you have questions, please call us at (844) 626-0262.



©2024 Nano Banc. All rights reserved.



Business Banking Fee Schedule

Effective 05/01/2024

ACCOUNT TRANSFERS

| | |
|-------------------------|-----------|
| Telephone Transfer | \$2.00 |
| Online Banking Transfer | No Charge |

ACCOUNT RESEARCH

| | |
|--|---------|
| Account Reconciliation/Research (per hour, 1 hour minimum) | \$40.00 |
| Verification of Deposit | \$20.00 |

ACCOUNT SERVICES

| | |
|---|--------|
| Statement Copy Request (per copy, first 3 are free) | \$5.00 |
| Duplicate Statement (per month, per statement) | \$5.00 |

CARD SERVICES

| | |
|--|-------------------------|
| Card Replacement | \$10.00 |
| Card Expedited Delivery | \$30.00 |
| Card Emergency Delivery | \$60.00 |
| International Purchase Transaction Fee | No Charge |
| Nano Banc Network ATM Fee | No Charge |
| Out-of-Network ATM Transaction | Fee Determined by Owner |

ACH SERVICES

| | |
|--|---------|
| ACH Monthly Fee | \$25.00 |
| ACH Origination Batch | \$5.00 |
| ACH Originated Credit/Debit | \$0.10 |
| ACH Return Credit/Debit | \$10.00 |
| ACH Notice of Change Originated Credit/Debit | \$2.50 |

CERTIFICATE OF DEPOSIT

| | |
|----------------------------|-------------------|
| Early Withdrawal Penalties | |
| 1 Month Term | 30 Days Interest |
| 3 -10 Month Term | 90 Days Interest |
| 11 - 23 Month Term | 180 Days Interest |
| 24 - 60 Month Term | 365 Days Interest |

CHECKS

| | |
|--|--|
| Cashier's Check | \$7.00 |
| Counter Checks (4 per page, first page free) | \$3.00 |
| Checks Paid | \$0.20 |
| Check Orders | Price varies based on style and quantity |

CHECK COLLECTION SERVICES

| | |
|---------------------------------------|------------------|
| Domestic Incoming/Outgoing Collection | \$30.00 per item |
| Foreign Incoming/Outgoing Collection | \$45.00 per item |

LEGAL PROCESSING/RESEARCH

| | |
|------------------------------|----------|
| Hourly Rate (1 hour minimum) | \$100.00 |
|------------------------------|----------|

DEPOSIT ITEMS

| | |
|------------------------------------|----------|
| Deposit | \$1.20 |
| Deposit Assessment Fee | \$0.0001 |
| Items Deposited | \$0.20 |
| Returned Item or Re-Deposited Fee | \$15.00 |
| Remote Deposit Capture Monthly Fee | \$50.00 |

STOP PAYMENTS

| | |
|---|---------|
| Stop Payment Order/Renewal | \$25.00 |
| Stop Payment Order/Renewal (Online Banking) | \$10.00 |

POSITIVE PAY

| | |
|---------------------------|---------|
| Customer Setup Fee | |
| Check Positive Pay | \$50.00 |
| ACH Positive Pay | \$50.00 |

Monthly Fee

| | |
|------------------------------|-----------|
| Check Positive Pay | No Charge |
| ACH Positive Pay | No Charge |
| Reverse Positive Pay | No Charge |
| Positive Pay Exception Items | \$0.07 |

WIRE TRANSFERS

| | |
|-----------------------------------|-----------|
| Incoming Domestic & International | \$10.00 |
| Wire Confirmation | No Charge |

Outgoing

| | |
|---------------|---------|
| Domestic | \$35.00 |
| International | \$50.00 |

Outgoing Online

| | |
|---------------|---------|
| Domestic | \$20.00 |
| International | \$35.00 |

MISCELLANEOUS SERVICES

| | |
|--|------------|
| Bill Payment | No Charge |
| Copy Fee - Paid check, deposit, deposit ticket, or IRS Form 1099 (per item, first 3 copies free) | \$5.00 |
| DACA Monthly Maintenance Fee | \$50.00 |
| Deposit Account Control Agreement (DACA) Setup Fee | \$1,500.00 |
| IntraFi - Insured Cash Sweep (ICS) Setup (per account) | \$100.00 |
| Mobile Deposit Monthly Maintenance Fee | No Charge |
| Night Drop Deposit Service Setup Fee | \$100.00 |
| Non-Sufficient Funds (per item) - Maximum of ten per day | \$30.00 |
| Notary Service (per signature) | \$15.00 |
| Online Banking Monthly Maintenance Fee | No Charge |
| Overdraft Fee (per item) - Maximum of ten per day | \$30.00 |
| Security Token Replacement (per user) | \$35.00 |

An In-Network ATM Transaction is a transaction performed at an ATM that is owned by the Bank or part of the MoneyPass Network. All other ATM Transactions are Out-of-Network. There is a maximum of 10 Non-Sufficient Funds(NSF) and/or Overdraft Fees that will be charged to an account on any single day. Also, an Overdraft Fee will not be charged if the available balance on an account is overdrawn by \$10 or less. Additional intermediary bank fees may apply. All fees and charges are effective as of 5/1/2024 and are subject to change. If you have questions, please call us at (844) 626-0262.