



Business Schedule of Fees

Effective for all accounts or services used on or after October 19, 2016.

Thank you for choosing RBC Bank for your financial needs.

This document serves as a reference for all fees and balance requirements for RBC Bank business accounts and services. If you have questions on any of the accounts or services listed, please call 1-844-624-8251.

Business Checking

Minimum deposit to open account	\$1,000.00
Monthly maintenance fee	\$150.00
Monthly maintenance fee with ACH service	\$175.00
Excessive withdrawal fee (per withdrawal over 100 per month)	\$0.35 per item
Account set-up fee	\$250.00
ACH set-up (includes costs for: NACHA rules CD, 2 tokens, overnight shipping and handling)	\$175.00

Business Money Market Account

Minimum deposit to open	\$1,000.00
Monthly maintenance fee	\$5.00
Excessive withdrawal fee (per withdrawal over 6 per month)	\$5.00 per item
Avoid monthly maintenance fee with the following qualifier:	
Minimum balance	\$1,000.00

Federal law requires that no more than six preauthorized or automatic transfers (including online and telephone transfers) to other accounts you have with us or to third parties may be made from the Preferred Money Market Account during any statement cycle. Excessive preauthorized transfers may result in conversion of your account to a difference account type.

Visa⁺ Debit Card/ATM Banking

Debit card rush delivery fee	\$35.00
International transaction fee	3.00% of transaction amount
Use of PNC Bank ATM ^{††}	No fee
Use of another bank's ATM (ATM terminal owner charges may apply ¹)	No RBC Bank fee

This Business Schedule of Fees serves as a supplement to other RBC Bank disclosures provided to you in separate documents.

Other Services And Fees

Account early close fee (within 180 days)	\$35.00
Additional ACH tokens (at initial set-up)	\$50.00 each
Additional/Replacement ACH tokens	\$50.00 each + \$35.00 shipping
Checks deposited drawn on non-U.S. banks	\$20.00 per check
Foreign currency	Courier fee
International check collection	\$50.00 each
Verification fee	\$10.00 each
Nonsufficient funds fee (whether item is paid or returned ²) Maximum NSF fees charged per day total \$140, and no charge will be assessed if the negative balance is \$5 or less.	\$35.00 each
Official checks	\$6.00 each
Photocopy fee (per copy plus research fee if applicable)	\$7.00 each
Research fee (non-bank error) per request	\$25.00 each
Research fee (bank error)	No charge
Deposit reversal fee (chargebacks)	\$8.00 each
Deposit reversal international fee (chargebacks)	\$35.00 each
Stop payment	\$34.00 each
Tax levies and garnishments	\$100.00 each
Wire transfers:	
Notification (upon availability)	
Email notification	\$3.00 each
Fax notification	\$5.00 each
Domestic	
Client incoming	\$15.00 each
Client outgoing	\$25.00 each
Recall/cancellation	\$20.00 each
Wire research	\$10.00 each
International	
Client incoming	\$15.00 each
Client outgoing	\$75.00 each
Recall/cancellation	\$50.00 each
Wire research	\$20.00 each



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¹ If ATM fees apply, during the process, you will be notified of the fee and will be required to accept the fee if you desire to complete the transaction.

² Electronic items are generally paid in the order received and non-electronic items are generally paid in order from lowest to highest dollar amount, after first posting all credits for the day.

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