



# Personal Schedule of Fees

Effective for all accounts or services used on or after September 17, 2014.

## 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 personal accounts and services. If you have questions on any of the accounts or services listed, please call 1-800 ROYAL® 5-3 (1-800-769-2553).

Direct Checking	
Minimum deposit to open account	\$50.00
Monthly maintenance fee options:	
Maintenance fee with e-statements	\$3.95
Maintenance fee with paper statements	\$5.95
Transaction limits:	
Up to 10 external debit transactions	No charge
Over 10 external debit transactions	\$1.00 per transaction
External Transactions include: <i>Checks, Online Bill Payment, ACH debits, Debit Card Purchases, ATM withdrawals, outgoing wires, and Official Checks</i>	

Business Checking (Personal Holding Companies)	
Minimum deposit to open account	\$100.00
Service fee	\$10.00
Excessive withdrawals ( <i>per withdrawal over 50 per month</i> )	\$0.35 per item
<b>Avoid monthly maintenance fee with the following qualifier:</b>	
■ Minimum balance	\$3,000.00

Preferred Money Market Account	
Minimum deposit to open	\$1,000.00
Monthly maintenance fee	\$5.00
Excessive withdrawal fee ( <i>per withdrawal over 6 per month</i> )	\$5.00 per item
<b>Avoid monthly maintenance fee with the following qualifier:</b>	
■ 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 different account type.	

Visa <sup>®</sup> Debit Card/ATM Banking	
Debit card rush delivery fee	\$35.00
International transaction fee	3.00% of all foreign currency transactions
Use of PNC Bank ATM <sup>††</sup>	No fee
Use of another bank's ATM ( <i>ATM terminal owner charges may apply</i> <sup>1</sup> )	No RBC Bank fee

Premium Checking	
Minimum deposit to open account	\$50.00
Maintenance fee options:	
Monthly payment options	
Maintenance fee with e-statements	\$9.95
Maintenance fee with paper statements	\$11.95
Annual payment options	
Maintenance fee with e-statements	\$99.95
Maintenance fee with paper statements	\$119.95
Transaction limits:	
Unlimited transactions at no additional charge	No fee

Personal Savings	
Minimum deposit to open account ( <i>requires a RBC Bank personal checking account to qualify</i> )	\$100.00
Monthly maintenance fee	\$5.00
Excessive withdrawal fee ( <i>per withdrawal over 6 per month</i> )	\$5.00 per item
<b>Avoid monthly maintenance fee with the following qualifier:</b>	
■ Minimum balance	\$300.00
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 Personal Savings Account during any statement cycle. Excessive preauthorized transfers will result in account closure.	

Money Market Investment Account	
Minimum deposit to open	\$1,000.00
Monthly maintenance fee	\$5.00
Excessive withdrawal fee ( <i>per withdrawal over 6 per month</i> )	\$5.00 per item
<b>Avoid monthly maintenance fee with the following qualifier:</b>	
■ 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 Money Market Investment Account during any statement cycle. Excessive preauthorized transfers may result in conversion of your account to a different account type.	

Other Services And Fees	
Account early close fee ( <i>within 180 days</i> )	\$35.00
Checks deposited drawn on non-U.S. banks	\$20.00 per check
Foreign currency	Courier fee
Hold statement fee	\$2.00 per month
International check collection	\$50.00 each
Account verification fee	\$10.00 each
Nonsufficient funds fee ( <i>whether item is paid or returned</i> ) <sup>2</sup> 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 ( <i>per copy plus research fee if applicable</i> )	\$7.00 each
Research fee ( <i>non-bank error</i> ) per request	\$25.00 each
Research fee ( <i>bank error</i> )	No charge
Deposit reversal fee ( <i>chargebacks</i> )	\$8.00 each

Deposit reversal international fee ( <i>chargebacks</i> )	\$35.00 each
Stop payment	\$34.00 each
Tax levies and garnishments	\$100.00 each
Wire transfers:	
Notification ( <i>upon availability</i> )	
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 <sup>3</sup>	\$50.00 each
Wire research	\$20.00 each

This Schedule of Fees serves as a supplement to other RBC Bank Electronic Fund Transfer Act and Truth in Savings Act disclosures provided to you in separate documents. Notification of increases in any existing charges, or the implementation of any new charges, which are required to be disclosed under either of these laws and their accompanying regulations, will be made to you at least 30 days before the change or new fee becomes effective.



Member FDIC.

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<sup>1</sup> Up to 4 rebates (Premium Checking) or 2 rebates (Direct Checking) per cycle for ATM usage fees charged by other banks on request.

<sup>2</sup> 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.

<sup>3</sup> You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited.

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## **Supplement to the Personal Schedule of Fees and Service Agreement for Personal Accounts**

Please read this supplement and keep a copy for your records.

### **The RBC Bank Service Agreement for Personal Accounts dated September 17, 2014, page 21 Accounts Disclosure is amended as follows:**

- Premium Checking accounts opened on or after December 8, 2017 will be non-interest bearing.
- Premium Checking accounts opened prior to December 8, 2017 will be interest-bearing and the accounts will be identified as Premium Interest Checking.

### **The RBC Bank Personal Statement of Fees dated September 17, 2014 is amended as follows:**

- Direct Checking will have the following annual payment options beginning October 18, 2017:
  - Maintenance fee with e-statements \$39.50
  - Maintenance fee with paper statements \$59.50

All other account fees, minimum deposits and transaction limits remain unchanged.