



# 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		Premium Checking	
Minimum deposit to open account	\$50.00	Minimum deposit to open account	\$50.00
Monthly maintenance fee options:		Maintenance fee options:	
Maintenance fee with e-statements	\$3.95	Monthly payment options	
Maintenance fee with paper statements	\$5.95	Maintenance fee with e-statements	\$9.95
Transaction limits:		Maintenance fee with paper statements	\$11.95
Up to 10 external debit transactions	No charge	Annual payment options	
Over 10 external debit transactions	\$1.00 per transaction	Maintenance fee with e-statements	\$99.95
External Transactions include: <i>Checks, Online Bill Payment, ACH debits, Debit Card Purchases, ATM withdrawals, outgoing wires, and Official Checks</i>		Maintenance fee with paper statements	\$119.95
		Transaction limits:	
		Unlimited transactions at no additional charge	No fee
Business Checking (Personal Holding Companies)		Personal Savings	
Minimum deposit to open account	\$100.00	Minimum deposit to open account <i>(requires a RBC Bank personal checking account to qualify)</i>	\$100.00
Service fee	\$10.00	Monthly maintenance fee	\$5.00
Excessive withdrawals <i>(per withdrawal over 50 per month)</i>	\$0.35 per item	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>		<b>Avoid monthly maintenance fee with the following qualifier:</b>	
■ Minimum balance	\$3,000.00	■ Minimum balance	\$300.00
Preferred Money Market Account		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.	
Minimum deposit to open	\$1,000.00	Money Market Investment Account	
Monthly maintenance fee	\$5.00	Minimum deposit to open	\$1,000.00
Excessive withdrawal fee <i>(per withdrawal over 6 per month)</i>	\$5.00 per item	Monthly maintenance fee	\$5.00
<b>Avoid monthly maintenance fee with the following qualifier:</b>		Excessive withdrawal fee <i>(per withdrawal over 6 per month)</i>	\$5.00 per item
■ Minimum balance	\$1,000.00	<b>Avoid monthly maintenance fee with the following qualifier:</b>	
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.		■ Minimum balance	\$1,000.00
Visa <sup>®</sup> Debit Card/ATM Banking		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.	
Debit card rush delivery fee	\$35.00	Visa <sup>®</sup> Debit Card/ATM Banking	
International transaction fee	3.00% of all foreign currency transactions	Debit card rush delivery fee	\$35.00
Use of PNC Bank ATM <sup>††</sup>	No fee	International transaction fee	3.00% of all foreign currency transactions
Use of another bank's ATM <i>(ATM terminal owner charges may apply<sup>1</sup>)</i>	No RBC Bank fee	Use of PNC Bank ATM <sup>††</sup>	No fee

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.



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

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

### Effective July 1, 2018

This addendum sets forth amendments to the Service Agreement for Personal, dated September 17, 2014 (the "Service Agreement"). These amendments are effective as of July 1, 2018. All terms, conditions and provisions of the Service Agreement that are not expressly amended by this Addendum remain in effect and have not changed.

The address for RBC Bank referenced in the **Arbitration Procedures** section on page 34 of the Agreement is changed to reflect a new address for notice of your intent to arbitrate a Claim. In addition, the address for RBC bank referenced in the **Your Right to Reject This Arbitration Agreement** section on page 27 of the Agreement has been changed to reflect a new address for notice to RBC Bank that you are rejecting the Arbitration Agreement. The address for notice of your intent to arbitrate a claim and notice that you are rejecting the Arbitration Agreement has changed from 3475 Piedmont Road, NE, Suite 550, Atlanta, GA 30305 to **8081 Arco Corporate Drive, Suite 400, Raleigh, NC 27617**.

The **Arbitration Procedures** section is amended to read as follows:

**Arbitration Procedures.** If you or we elect to arbitrate a Claim, the electing party must notify the other party in writing. This notice can be given without the necessity of starting a lawsuit, but the commencement of a lawsuit will not limit the other party's right to demand arbitration. You may give notice of your intent to arbitrate a Claim by sending the demand in writing to: **RBC Bank, Attn: Law Group, 8081 Arco Corporate Drive, Suite 400, Raleigh, NC 27617**. Our notice to you will be sent to the most recent address you have provided us in connection with the Account Relationship. Any arbitration hearing that you attend must take place in a venue reasonably convenient to you.

The **Your Right to Reject This Arbitration Agreement** section is amended to read as follows:

**Your Right to Reject This Arbitration Agreement.** You may reject this Arbitration Agreement if you do so in a timely and effective manner as described below, and in such event, you will not be required to resolve any dispute, controversy or claim relating to any aspect of the Account Relationship by arbitration. If you wish to reject this Arbitration Agreement, you must notify us in writing. The notice must state that you are rejecting the Arbitration Agreement contained in the Service Agreement for Non-Personal Accounts, and you must also provide your name and address and sign the written notice. You must send the notice to: **RBC Bank, Attn: Law Group, 8081 Arco Corporate Drive, Suite 400, Raleigh, NC 27617**. You must send us the notice so that we receive it within 45 days after you establish a new Account Relationship with us. If you reject the Arbitration Agreement, that fact will not change or modify any other terms or provisions of the Agreement other than the Arbitration Agreement section. We will not take any adverse action against you or your Account Relationship if you reject this Arbitration Agreement. You agree that our business records will constitute final and conclusive evidence of whether you rejected this Arbitration Agreement in a timely and effective manner. This Arbitration Agreement will apply to you and us and your complete Account Relationship with us, unless you reject it by providing proper and timely notice of rejection as set forth above. Our records will be deemed conclusive concerning the accounts, products and services which constitute your Account Relationship. The Account Relationship may include accounts held in the names of multiple parties (if applicable) as well as single entities, and it may include existing, new and future accounts, products and services which you open, establish or enroll in with us.

Effective December 8, 2017, the Accounts Disclosure page 21 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.