

## Schedule of Fees for Business Accounts

This Schedule of Fees for Business Accounts (“Schedule of Fees”) applies to all business deposit accounts. Fees in this Schedule of Fees are per item or per occurrence unless otherwise noted. For information about fees, rates and other services not covered in this Schedule of Fees please contact us. We may change the fees and services described in this Schedule of Fees from time to time. You will be notified of any changes in accordance with the terms and conditions set forth in our Depositor’s Agreement. Please note that fees for your account may be different than those listed in this Schedule of Fees based on your overall relationship with us.

SERVICE	FEE DESCRIPTION	FEE AMOUNT
<b>ATM CARD AND DEBIT CARD FEES</b>	<i>Fees are assessed per withdrawal, deposit, transfer, payment and balance inquiry. Please note that not all ATMs accept deposits.</i>	
	ATM Access-BankUnited ATM	No charge
	ATM Access-Non-BankUnited ATM <i>(A \$2.50 fee will be charged for each transaction performed at a non-proprietary ATM. Fees charged by the ATM owner/operator may also apply.)</i>	\$2.50
<b>COLLECTIONS</b>	Domestic – Outgoing	\$15
	Domestic – Incoming	\$15
	Foreign Clean Collection	\$50
	Tracers	\$25
	Return Items <i>(Out-of-Pocket and Correspondent Bank Fees May Apply)</i>	\$25
<b>COUPON REDEMPTION</b>	Per Envelope	\$7.50
	Returned Unpaid	\$25
<b>FOREIGN CHECK CLEARING</b>	Cash Letter	\$10
	Return Items <i>(Correspondent Bank Return Item Fee May Apply)</i>	\$25
<b>OFFICIAL (CASHIERS) CHECKS</b>	Depositors	\$10
	Exchange Check	\$20
<b>RESEARCH</b>	Account Research (per hour)	\$25
	Statement Copy (per page)	\$2
	Copy of Check Images or Other Items (per item)	\$2
<b>SAFE DEPOSIT BOXES</b>	<i>Annual Rental Fee Varies By Size:</i>	
	Safe Deposit Box Lost Key	\$20
	Late Payment	\$10
	Drilling	\$150

SERVICE	FEE DESCRIPTION	FEE AMOUNT
<b>LEGAL PROCESSING FEE</b>	Legal Processing Fee	\$100
<b>STATEMENT</b>	Special/Interim	\$10
	Reconciliation (per hour)	\$25
<b>WIRE TRANSFERS</b>	Domestic – Incoming	\$15
	Domestic – Small Business Incoming †	\$7
	Domestic – Outgoing	\$25
	Foreign – Incoming	\$25
	Foreign – Outgoing	\$45
	E-mail Notification of Wire Transfer	\$1
	Intra-Bank Wire Transfer	\$5
	Foreign Currency Wire	\$45
<b>REAL TIME PAYMENTS (RTP)</b>	RTP Incoming †	\$1
	RTP Return †	No charge
<b>OVERDRAFT FEES*</b>	Overdrawn Account Balance (per day account is overdrawn)	\$4
	Overdraft Protection Sweep (per sweep)	\$5
	<i>Items Paid or Returned Due To:</i>	
	Insufficient Funds	\$35
	Uncollected Funds	\$35
<b>OTHER CHARGES</b>	Accounts Closed Before Six Months	\$15
	Account Verification (per form)	\$20
	Audit Confirmation (per form)	\$20
	Account Transfer	\$5
	Check Printing	Contact us for details
	Foreign Draft	\$25
	Notary Public	\$2
	Stop Payments (check, ACH)	\$30
	Redeposited Item	\$5
	Deposited/Returned Item	\$10
	Dormant Checking Account (per month) (after 24 months of inactivity)	\$15
	Dormant Savings Account (per month) (after 24 months of inactivity)	\$15
	Counter Check	\$1
	Special Instruction Fee	\$4

\*Fees may be applicable to overdrafts caused by checks, withdrawals or electronic transactions. Fees subject to change without notice. Special services may result in additional fees. An Insufficient or Uncollected Funds Fee, as applicable, will be charged each time an item is presented when your account does not have sufficient funds, whether or not we pay the item. Thus, you may be charged multiple Insufficient or Uncollected Funds Fees in connection with a single item that has been presented and returned for insufficient funds multiple times. Please refer to your product disclosures.

† Denotes new or revised service fee effective March 1, 2025.

SERVICE	FEE DESCRIPTION	FEE AMOUNT	
<b>BANKUNITED LYNX TIER 1</b>	Tier 1 balance reporting, transfers, stop payments, eStatements and Bill Pay	No monthly charge (Up to 5 accounts)	
<b>BANKUNITED LYNX TIER 2</b>	Tier 2 Implementation	\$75	
	Tier 2 Client (monthly)	\$40	
	Tier 2 Account Access (monthly per account)	\$7	
	eSolutions Account Management Portal	\$225	
	<i>Add-on Modules/Services:</i>		
	Intra-Bank Wire Transfer	\$5	
	Wire Transfer Module	\$50	
	Wire Transfer Module-Small Business	\$30	
	International Wire Transfer (outgoing)	\$25	
	Domestic Wire Transfer (outgoing)	\$15	
	International Wire Transfer (outgoing) – Small Business †	\$25	
	Domestic Wire Transfer (outgoing) – Small Business †	\$8	
	Wire Template (per template)	\$.60	
	Future Dated Wire Cancellation	\$25	
	Storage (per item)	\$.08	
	Internal Transfer (per item)	\$2	
	Batch Money Transfer Implementation	\$200	
	Batch Money Transfer (monthly)	\$100	
	Wire Drawdowns Implementation	\$200	
	Wire Drawdowns (monthly)	\$100	
	Cash Concentration Module	\$40	
	Direct Connect (monthly)	\$25	
	Book Transfer Import Module (monthly)	\$50	
	Intraday Detail Reporter (monthly)	\$50	
<b>eSOLUTIONS</b>	Implementation	\$100	
	Monthly Fee (per account) †	\$125	
	Sunrise Report (monthly) (per user/up to 5 accounts)	\$50	
	Sunrise Report Additional Account (monthly)	\$5	
	Sunrise Report (per report)	\$1	
	Previous Day Balance Reporting File (monthly) †	\$100	
	Previous Day Balance Reporting Report (per report) †	\$5	
	Previous Day Balance Reporting (per item)	\$.02	
	Intraday ERP Interface (monthly)	\$50	
	ACH NOC Reporting Service (monthly) †	\$25	
	ACH NOC Report (per report) †	\$5	
	ACH EDI Reporting Service (monthly) †	\$25	
	ACH EDI Report (per report) †	\$3	
	ACH Return Reporting Service (monthly) †	\$25	
	ACH Return Report (per report) †	\$5	
	Swift Statement Reporting Implementation	\$100	

† Denotes new or revised service fee effective March 1, 2025.

SERVICE	FEE DESCRIPTION	FEE AMOUNT	
<b>eSOLUTIONS, <i>continued</i></b>	Swift Statement Reporting (monthly) †	\$75	
	Swift Statement Reporting (per account) †	\$5	
	API Service Implementation Fee †	\$2,500	
	API Service Monthly Fee (per account) †	\$10	
	API Service Interface Monthly Fee †	\$150	
	API Service Balance Reporting Monthly Fee †	\$50	
	API Service Balance Reporting (per item-tiered) †	\$.15	
	Over 5,000 items †	\$.10	
	Over 15,000 items †	\$.05	
	API Service Transaction Reporting Monthly Fee †	\$50	
	API Service Transaction Reporting (per item-tiered) †	\$.15	
	Over 5,000 items †	\$.10	
	Over 15,000 items †	\$.05	
	API Service Check & Other Images (per item-tiered) †	\$.15	
	Over 5,000 items †	\$.10	
	Over 15,000 items †	\$.05	
	API Service Statement (per item-tiered) †	\$.15	
	Over 5,000 items †	\$.10	
	Over 15,000 items †	\$.05	
	API Service Book Transfer (per item-tiered) †	\$.15	
Over 5,000 items †	\$.10		
Over 15,000 items †	\$.05		
API Service Wire Transfer per Item Fee (USD domestic) †	\$15		
API Service Wire Transfer per Item Fee (USD international) †	\$25		
<b>DEPOSIT ACCOUNT CONTROL AGREEMENT (DACA)</b>	Initial Set Up (per agreement)	\$1,000	
	Monthly Fee (per account)	\$750	
<b>ACH APPLICATIONS</b>	ACH Monthly Maintenance	\$30	
	Same Day ACH Monthly Maintenance (additional)	\$10	
	ACH File: Batch or Pass Thru (per file) †	\$5	
	ACH Credit/Debit to Corporate or Consumer (per item) †	\$.20	
	ACH Credit/Debit to Corporate or Consumer-Small Business †	\$.10	
	Same Day ACH Credit/Debit to Corporate or Consumer (per item) †	\$1.50	
	Fed Payments Returns/NOC Reporter (monthly)	\$20	
	Fed Payments EDI Reporter (monthly)	\$20	
	Fed Payments Reporting (per report)	\$2	
	ACH Encrypted Email Notification (per email)	\$1	
	<i>Additional Pricing Components:</i>		
	ACH Special Handling (per event)	\$30	
	ACH Batch Delete/Reversal (per event)	\$30	
	ACH File Delete/Reversal (per event)	\$30	
	ACH Item Delete/Reversal (per item)	\$5	
	ACH Notification of Change Correction (per item)	\$3	
	Return Item/Notification of Change (per item)	\$3	
	NACHA Unauthorized Returns (per item)	\$5	
	ACH Research (per hour) †	\$100	

SERVICE	FEE DESCRIPTION	FEE AMOUNT
<b>ACH FRAUD CONTROL</b>	ACH Alerts Client Setup	\$40
	ACH Alerts Client (monthly)	\$20
	ACH Alerts Client Account Setup	\$5
	ACH Alerts Monthly (per account)	\$25
	ACH Alerts Email Message (per email)	\$1
	ACH Alerts Text Message (per text)	\$.10
	ACH Alerts Written Statement Completion (per item)	\$2
	ACH Alerts Written Statement Retrieval (per request)	\$10
	ACH Alerts Add to Approved List	\$1
	ACH Alerts Add to Blocked List	\$1
	ACH Alerts User Return	\$1
	ACH Alerts User Approve	\$1
	ACH Block Monthly (per account)	\$10
	ACH Fraud Filter (per item)	\$5
<b>DIRECTBILLER</b>	Monthly Minimum Hosting & Transaction †	\$550
	Express Package Implementation	\$70
	Express Package Monthly	\$70
	Light Package Implementation	\$225
	Light Package Monthly	\$150
	Light Package with Enrollment	\$215
	Full package Implementation	\$1,200
	Full Package Monthly	\$450
	Transaction (per item-tiered)	\$.28
	Over 50,000 items	\$.21
	Gateway (per item-tiered)	\$.28
	Over 50,000 items	\$.21
	ACH Account Validation (per item)	\$.25
	Full Package PDF Presentment (per item)	\$.07
	Bills Loaded – ALIASWIRE	\$.01
	Bill Accessed – ALIASWIRE (per item-tiered)	\$.21
	Over 50,000 items	\$.18
	Over 250,000 items	\$.14
	Over 500,000	\$.11
	IVR Set-Up	\$350
	IVR Monthly	\$350
	IVR Standard per Minute	\$.18
	SMS Text	\$.10
	API Integration Set-Up	\$1,050
	API Monthly	\$500
	Additional CSR Monthly	\$25
	Additional CSR Set of 5	\$75
	Client Enrollment Set-Up/Monthly	\$75
	SMS Text 2Pay Long Code #	\$75
	SMS Text 2Pay Dedicated #	\$550
	SMS Text 2Pay Vanity Short Code	\$550
	Long Code #	\$75
Dedicated Short Code #	\$1,750	

† Denotes new or revised service fee effective March 1, 2025.

SERVICE	FEE DESCRIPTION	FEE AMOUNT
<b>DIRECTBILLER, <i>continued</i></b>	Dedicated Vanity Short Code #	\$2,500
	Text Message (per text in or outbound)	\$.10
	Single Sign On Integration Set-Up/Monthly	\$3,000
	SFPTP Set-Up	\$140
	SFPTP Monthly	\$80
	B2B Set-Up	\$350
	B2B Monthly	\$280
	RTP Monthly	\$140
	SFTP Set-Up	\$140
	SFTP Monthly	\$85
	Redirect Set-Up	\$3,500
	Redirect Monthly	\$350
	Credit Card Surcharge †	\$.003 per \$1 of volume
	Smartpay Routing Implementation †	\$125
	Smartpay Routing Monthly (per account credited) †	\$30
<b>ECHECK</b>	Implementation	\$75
	Monthly	\$40
	Check (per item-tiered)	\$1
	Over 1,500 items	\$.85
	Over 2,500 items	\$.65
<b>CASH SERVICES</b>	Vault Maintenance (monthly)	\$125
	Deposits †	\$3.75
	Currency Deposit Loose Bills	\$.03
	Currency Deposit Per Thousand †	\$1.45
	Mixed Currency Deposit Bag (over \$2)	\$4.25
	Coin Deposit Bag (full)	\$9.66
	Coin Deposit Bag (mixed) †	\$10
	Check Deposit	\$2.50
	Standing Change Order	\$5.75
	Automatic Change Order	\$2.75
	Manual Change Order	\$15
	Late Change Order	\$20
	Currency Order – Full Strap †	\$.80
	Currency Order – Loose Bills †	\$.035
	Change Order – Full Bag	\$4
	Change Order – Mix Bag	\$6
	Roll Coin (per roll)	\$.10
	Box Coin (per box) †	\$3.75
	Deposit Pickup	\$2
	Deposit Correction	\$5
	Copies (per request)	\$5
	Fax Notification	\$10
	Emergency Order	\$50
	Research (per hour)	\$15
	Envelopes (per envelope) †	\$2.75
<i>Arrangement for pick-up and delivery of shipment is made by the customer with the armored courier company.</i>		

SERVICE	FEE DESCRIPTION	FEE AMOUNT
IMAGE LOCKBOX SERVICES	Lockbox Implementation †	\$300
	Lockbox File Programming †	\$350
	Remote Lockbox Implementation †	\$150
	Look Up File Match Implementation	\$350
	Retail/Wholesale Lockbox (monthly) †	\$225
	Remote Lockbox (monthly)	\$150
	Additional Scanning Site (per site)	\$50
	Shadow Lockbox †	\$125
	Monthly Portal Access	\$100
	Monthly File Transfer	\$250
	Monthly SFTP Transmission †	\$325
	Monthly Image File PDF †	\$325
	Monthly Exception Processing	\$150
	Stop File Programming †	\$325
	Stop File Maintenance †	\$125
	Courier Fee	\$150
	Monthly/Annual P.O. Box	Current Postal Rate
	Electronic Bill Pay Monthly	\$150
	Image File Extract	
	Image Transmission Output file Setup (one time) †	\$425
	Image Transmission SFTP/WEB Delivery - Daily File (monthly) †	\$350
	ACH Export	
	ACH Export File Setup for Payment Portal (one time) †	\$350
	ACH Deposit information Delivered Via SFTP (monthly) †	\$550
	EDI/ACH Payment File Import	
	EDI/ACH Payment Import Setup (one time) †	\$350
	EDI/ACH payment per Invoice (per invoice) †	\$.65
	Deposit (per item)	\$.60
	Retail/Remote Items (per item) †	\$.75
	Wholesale Items (per item)	\$1
	Special Handling Check (per item) †	\$.20
	Payee Check (per item) †	\$.20
	Exception Processed by Vendor	\$1.15
	Exception Processed by Client	\$.75
	Misread Repair (per item)	\$.20
	Web Repair (per item)	\$.70
	Multi-Coupon (per check item)	\$.40
	Return/Unprocessed Item	\$1.20
	Document Image	\$.48
	Document Image (per additional page) †	\$.20
	Data Entry (per field)	\$.15
	Package Prep	\$2.50
Incoming Express Package †	\$5.25	
No Coupon Items	\$.65	
Look Up File Match (per matched item) †	\$.20	
Long Term Archive – 1 Year †	\$.12	
Long Term Archive – 7 Year †	\$.15	

† Denotes new or revised service fee effective March 1, 2025.

SERVICE	FEE DESCRIPTION	FEE AMOUNT
<b>IMAGE LOCKBOX SERVICES, continued</b>	Electronic Bill Pay (per item)	\$.30
	Electronic Bill Pay (per reversal)	\$1
	eLockbox Maintenance †	\$150
	eLockbox Return (per item) †	\$7
	eLockbox Reversal (per item) †	\$30
	<i>Additional Lockbox Services Available for Healthcare Processing</i>	
<b>ZERO BALANCE ACCOUNT</b>	Master Account (monthly per account)	\$50
	Concentration Account (monthly per account)	\$30
	Subsidiary Account (monthly per account)	\$15
<b>AUTOMATED BORROWING SERVICE (OD PROTECTIONS)</b>	Monthly Fee (per account)	\$200
<b>CD ROM</b>	Monthly Fee (per account)	\$40
	Per Item	\$.05
	Historical Item (per item)	\$.12
<b>CONTROLLED DISBURSEMENT</b>	Monthly Fee (per account)	\$100
<b>ACCOUNT RECONCILIATION SERVICES</b>	Reconciliation Service Implementation (per account) †	\$5
	Full Account Reconciliation (monthly)	\$75
	Full Account Reconciliation with Positive Pay (monthly)	\$100
	Full Account Reconciliation with Payee Positive Pay (monthly)	\$125
	Partial Account Reconciliation (monthly)	\$40
	Reconciliation Detail Reporting (monthly)	\$30
	Positive Pay Issue File (monthly)	\$40
	Reconciliation File Correction	\$50
	Reconciliation Paid (per item)	\$.04
	VOIDS (per item)	\$.10
	Stop Payments (per item)	\$.10
	Deposit Reconciliation (monthly)	\$40
	Deposit Reconciliation (per item)	\$.10
	<b>POSITIVE PAY SERVICES</b>	Reconciliation Paid (per item)
Positive Pay Implementation (per account) †		\$5
Positive Pay (monthly)		\$40
Positive Pay Return Exception (per item)		\$2
Positive Pay Repair Exception (per item)		\$.50
Positive Pay Late Decision (per item)		\$1
Positive Pay (per item)		\$.02
Reverse Positive Pay Implementation (per account) †		\$5
Reverse Positive Pay (monthly)		\$40
Reverse Positive Pay (per item)		\$.02
Payee Positive Pay Implementation (per account) †		\$10
Payee Positive Pay (monthly)		\$65
Payee Positive Pay (per item)		\$.06

† Denotes new or revised service fee effective March 1, 2025.



SERVICE	FEE DESCRIPTION	FEE AMOUNT
<b>BUSINESS BILL PAY</b>	Monthly Fee (per account) (includes 20 payments)	\$15
	Each Item Over 20	\$1
<b>DATA EXCHANGE</b>	Data Exchange (monthly)	\$100
<b>REMOTE DEPOSIT CAPTURE (RDC)</b>	RDC Implementation	\$50
	RDC Corporate (monthly)	\$100
	RDC Small Business (monthly)	\$30
	RDC Deposit Credited (per deposit ticket)	\$.50
	RDC (per item)	\$.15
	RDC Deposit Credited-Small Business (per deposit ticket)	\$.10
	RDC-Small Business (per item)	\$.10
	RDC Reject (per item)	\$1
	Scanner Monthly fee per scanner for the 1st year	
	Tier 1 †	\$50
	Tier 2 †	\$75
	Image Cash Letter Implementation	\$250
Image Cash Letter (monthly)	\$100	
Image Cash Letter (per item)	\$.07	
<b>REMOTE OFFICIAL CHECK (ROC)</b>	ROC Implementation	\$75
	ROC (monthly)	\$150
	ROC (per item)	\$10
	ROC Stop Payment	\$30
	ROC Check Stock Order	Contact us for details
<b>INSURED SWEEPS (ICS)</b>	ICS (monthly)	\$75
<b>DEPOSIT ADMINISTRATION</b>	Deposit Administration Fee	\$.13 per \$1,000 of average monthly ledger balance

† Denotes new or revised service fee effective March 1, 2025