

Business Lending Fee Schedule

Effective October 1, 2019

| | UNSECURED | | | SECURED | |
|-----------------------------------|---|--------------------------|--------------------|--|---|
| | Business PowerLine SM | ProTecLine SM | Business Term Loan | Business PowerLine SM | Business Term Loan |
| Application Fee | \$100 for \$50,000 or less 0.25% of commitment amount over \$50,000 Payable when credit facility is established | | | | |
| UCC Filing and Search Fees | N/A | | | In state: Up to \$165 \$41 continuation fee every 5 years | Out of state: Up to \$415 Up to \$150 continuation fee every 5 years |
| Annual Fee | \$50 for \$50,000 or less 0.25% of commitment amount over \$50,000 | N/A | | 0.25% of commitment amount (maximum of \$500) | N/A |
| | Payable when credit facility is renewed annually | | | | |
| Late Payment Fee | 6% of unpaid payment amount (minimum \$5; maximum \$15) | | | 5% of unpaid payment amount (no minimum or maximum) | |
| Returned Item Fee* | \$30 per item | | | | |
| Statement Copies* | \$5 per statement | | | | |
| Research Fee* | \$35 per hour or a fraction thereof | | | | |
| Stop Payment Fee* | \$30 per item | N/A | | | |

PRODUCT DISCOUNTS*

Biz Plus Checking:

Business PowerLine Discount: \$50 off the application fee and annual fee.

Business Term Loan Discount: \$50 off the application fee.

Biz Deluxe Checking:

Business PowerLine Discount: \$100 off the application fee and annual fee.

For all lines, 0.10% off the Interest Rate (i.e., an Interest Rate of 5.50% would be discounted to 5.40%).

Business Term Loan Discount: \$100 off the application fee.

For all loans, 0.10% off the Interest Rate (i.e., an Interest Rate of 5.50% would be discounted to 5.40%).

*Fees subject to review and change. Any service not listed above will be billed at the prevailing rate. Product discount may be applied once per credit facility regardless of the number of checking accounts. Please see the Business Deposit Account Terms and Conditions for more information.