



## SCHEDULE OF FEES / SCHEDULE OF LIMITATIONS

### CONSUMER BANKING ACCOUNTS

Effective as of 6.12.24

#### Live Oak Bank Checking Account Fees

<b>Account Fees</b>	
Monthly Account Fee	No charge
<b>Transaction Fees</b>	
Checks Paid/Deposits	No charge
ACH, Debit Card	No charge
Foreign Transaction Fee	3% of transaction amount
<b>ATM Fees</b>	
Foreign ATM Fee	3% of transaction amount
ATM Fees	There are no ATM fees when you use an Allpoint ATM. However, if you use a non-Allpoint ATM, that financial institution may assess a transaction fee.
<b>Miscellaneous Fees</b>	
Stop Payment Fee	\$25
Returned Item Fee	\$10
Non-Sufficient Funds (NSF) Fee	No charge
Overdraft Fee	No charge
Legal Actions (tax levies, garnishments, etc.)	\$50 minimum
Incoming Wire	\$10
Outgoing Domestic Standard Wire	\$19
Outgoing International Standard Wire	\$40
Returned Wire Fee	\$35
Debit Card Replacement	No charge
Expedited Debit Card	\$25
Bill Pay	No charge
Expedited Bill Pay Fee	\$10
Cashier's Check	No charge
Dormant Account Fee	If an account has no activity for 24 consecutive months ("no activity" is defined as no withdrawals, deposits, contact with a Customer Success Manager, nor customer log-ins to the online banking website), a monthly dormant account fee will be assessed beginning on the 25th month. If an account has a balance less than \$10.01 then the amount of the fee will be the lesser of the account balance or \$10.00 and the account will be closed. The dormant account fee will not lower the account balance beyond \$0.00 and thus cannot overdraw the account.

#### Live Oak Bank Savings Account Fees

<b>Account Fees</b>	
Monthly Account Fee	No charge
<b>Miscellaneous Fees</b>	
Stop Payment Fee- Phone	\$25
Returned Item Fee	\$10
Non-Sufficient Funds (NSF) Fee	No charge
Legal Actions (tax levies, garnishments, etc.)	\$50 minimum
Incoming Wire	\$10
Outgoing Domestic Standard Wire	\$19
Outgoing International Standard Wire	\$40

Returned Wire Fee	\$35
Dormant Account Fee	If an account has no activity for 24 consecutive months ("no activity" is defined as no withdrawals, deposits, contact with a Customer Success Manager, nor customer log-ins to the online banking website), a monthly dormant account fee will be assessed beginning on the 25th month. If an account has a balance less than \$10.01 then the amount of the fee will be the lesser of the account balance or \$10.00 and the account will be closed. The dormant account fee will not lower the account balance beyond \$0.00 and thus cannot overdraw the account.

### Live Oak Bank Certificate of Deposit (CD) Account Fees

<b>Account Fees</b>	
Monthly Interest Disbursements Fee	No charge
<b>Early Withdrawal Penalties</b>	
Early Principal Withdrawal of a CD with a term less than 24 months	90 Days of Simple Interest
Early Principal Withdrawal of a CD with a term 24 months or greater	180 Days of Simple Interest

### Live Oak Bank Account Limitations

<b>Limit Description</b>	
Poinr-of-Sale (POS) Purchase Limit	\$2,500 per day
ATM Limit	\$1,000 per day

### Live Oak Bank Consumer Account Miscellaneous Fees

<b>Miscellaneous Fees</b>	
Miscellaneous	\$10-\$100