

Schedule of Fees and Related Charges for Consumer Accounts

The chart below sets forth the service fees that may be applicable to your account.

SERVICE	FEE DESCRIPTION	FEE AMOUNT
ATM CARD AND DEBIT CARD FEES	<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
COLLECTIONS	Domestic (in)	\$15
	Domestic (out)	\$15
	Express Canadian Check Collection	\$100
	Foreign Clean Collection	\$50
	Returned Items <i>(Out-of-pocket and correspondent bank fees may apply)</i>	\$25
	Tracers	\$25
EXCESSIVE TRANSACTIONS ¹	Money Market Account	\$9
	Savings Account	\$5
FOREIGN CHECK CLEARING	Cash Letter	\$10
	Return Items <i>(Correspondent bank return item fee may apply)</i>	\$25
LEGAL PROCESSING FEE	Processing of any garnishment, tax levy, or other court administrative order against your accounts, whether or not the funds are actually paid.	\$100
OFFICIAL (CASHIER'S) CHECK	Depositors	\$10
	Exchange Check	\$20
OVERDRAFT FEES	Overdrawn Account Balance (per day account is overdrawn)	No charge
	<i>Items Paid or Returned Due To:</i> Insufficient Funds	No charge
	Uncollected Funds	No charge

¹ We may limit certain types of withdrawals and transfers you make from any savings or money market account to a combined total of six (6) per monthly statement cycle (or each month if you have a quarterly statement cycle). An excessive transaction fee will be assessed for each of these withdrawals or transfers over the limit. If this limit is exceeded on more than an occasional basis, your account could be closed or converted. Please see our Depositor's Agreement for additional information.

SERVICE	FEE DESCRIPTION	FEE AMOUNT
RESEARCH	Account Printout	\$3
	Per Copy	\$5
	Per Hour	\$25
SAFE DEPOSIT BOXES	<i>Annual Rental Varies By Size</i>	
	Drilling	\$150
	Late Payment	\$10
	Safe Deposit Box Lost Key	\$20
STATEMENT	Special/Interim	\$10
	Reconciliation (per hour)	\$25
WIRE TRANSFERS	Domestic–Incoming	\$15
	Domestic–Outgoing	\$25
	E-mail Notification of Wire Transfer	\$1
	Foreign Currency Wire	\$45
	Foreign–Incoming	\$25
	Foreign–Outgoing	\$45
	Intra-Bank Wire Transfer	\$5
	Special Handling–Domestic	\$50
	Special Handling–International	\$60
OTHER CHARGES	Account Transfer	\$5
	Account Verification	\$20
	Check Printing	Varies
	Copy of Paid Checks	\$2
	Counter Check	\$1
	Deposited/Item Charged Back	\$10
	Dormant Checking Account (per month) (after 24 months of inactivity)	\$15
	Dormant Savings Account (per month) (after 24 months of inactivity)	\$15
	Early Closeout Fee ²	\$15
	eStatements	No charge
	Exchange Currency	
	Under \$650	\$5
	Over \$650	\$10
	Foreign Draft	\$25
	Notary Public	\$2
	Overdraft Protection Sweep (per sweep)	No charge
	Photocopies	\$0.50
	Redeposited Item	\$5
	Special Instruction Fee	\$4
	Stop Payments (Check, ACH)	\$30

² Account closed within 180 days of the account opening date.