

Schedule of Fees and Related Charges for Business Accounts

Effective January 2, 2024



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This document concerns the following account disclosures:

- Consumer Account Disclosure and Agreement
- Schedule of Fees and Related Charges for Consumer Accounts
- Business Account Disclosure and Agreement
- Schedule of Fees and Related Charges for Business Accounts

Please read and keep this notice with your important account records. You can access these account disclosures on our website at firstrepublic.com. Should you have any questions or would like to receive a printed copy of the referenced account disclosures previously provided to you, please contact your First Republic banker.

Effective May 1, 2023, deposit products and services are offered by JPMorgan Chase Bank, N.A., Member FDIC. All references to First Republic Bank, First Republic, or the Bank in any account disclosures, agreements, communications or other applicable materials, now refer to JPMorgan Chase Bank, N.A. All terms and conditions, fees and rates for accounts, products and services referenced in these disclosures govern your account relationship with JPMorgan Chase Bank, N.A. and are in full force and effect as disclosed until otherwise communicated.

Deposit accounts opened on or after May 1, 2023, are deposit accounts with JPMorgan Chase Bank, N.A. and are insured by the FDIC up to the applicable limits for depositors of JPMorgan Chase Bank, N.A.

All other terms and conditions of our account disclosures remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.

Updated: July 19, 2023

Schedule of Fees and Related Charges for Business Accounts

This fee schedule applies to all First Republic business accounts and it is a supplement to the Business Account Disclosure and Agreement. It contains additional information about minimum balance requirements and fees and charges applicable to our deposit products and services.

Minimum Balance Requirements and Service Fees

Account Type	Minimum Opening Deposit	Minimum Daily Balance to Earn Interest	Minimum Average Daily Balance ¹	Monthly Service Fee	Excess Activity Fee ²	Fee Per Check Paid
Simplified Business Checking	\$5,000	Non-interest bearing	≥ \$15,000 < \$15,000	\$0 \$30	\$0	\$0.30 ³
Business Interest Checking ⁴	\$5,000	Any	≥ \$15,000 < \$15,000	\$0 \$30	\$0	\$0.20
Business Analyzed Checking	\$5,000	Non-interest bearing	Any	\$30	\$0	\$0.20
Business Analyzed Checking With Protective Services	\$5,000	Non-interest bearing	Any	\$30	\$0	\$0.20
Interest on Lawyers Trust Account (IOLTA/IOLA/IOTA)	Any	Any	Any	\$0	\$0	\$0
Business Money Market ⁴	\$5,000	Any	≥ \$15,000 < \$15,000	\$0 \$30	\$10	None ⁵
Business Reward Money Market Savings	\$10,000	Any	≥ \$15,000 < \$15,000	\$0 \$30	\$10	None
Certificates of Deposit (CDs)	\$10,000	\$10,000 ⁶				

Other Fees and Charges

Account Close Fee < 90 Days		\$25 per account
<hr/>		
ACH Credits Posted		\$0.10 each
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ACH Debits Posted		\$0.02 each
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	ACH Online Origination Maintenance	\$20 per month per relationship
	ACH Origination Debit	\$0.02 each
	ACH Origination Credit	\$0.10 each
	Preauthorized ACH Setup	\$25 per setup
ACH Services	Preauthorized ACH Transaction	\$20 each
	ACH Positive Pay	\$10 per month per account
	ACH Block	\$10 per month per account
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Balance Report via Facsimile		\$3 per report
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	Bill Center Lite	No monthly service fee
Bill Center	Bill Center	First six months no monthly service fee, then \$25 per month
<div style="border: 1px solid black; padding: 5px; margin: 10px 0;">Corresponding First Republic ACH fees may apply. Refer to section "ACH Services" for more information.</div>		
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Branch Transfer		\$3 each
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Cashier's Check		\$10 each
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	CD ROM Setup	\$200 per account
Check Images	CD ROM Monthly Maintenance	\$25 per account
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Checks Paid Image Transmission		\$75 per month per relationship
Check Positive Pay/ Payee Positive Pay		\$40 per month per account
Collection Fee (Domestic and Foreign)		At cost + \$15
	Data Direct Lite	No monthly service fee
Data Direct	Data Direct	First six months no monthly service fee, then \$100 per month
<p>Corresponding First Republic ACH, Check Outsourcing Solution, Domestic and International Wire fees may apply. Refer to sections "ACH Services" and "Wire Transfer" for more information. Reach out to your Banker for information on Check Outsourcing Solution fees.</p>		
	Standard	\$1,500 per agreement
Deposit Account Control Agreements (DACA)	Maintenance	\$50 per account per month
	Non-Standard	\$3,000 per agreement
	Maintenance Non-Standard	\$100 per account per month
Deposits	Fee Per Deposit	\$1.50 ^{7,8}
	Fee Per Check	\$0.10 ⁷
Direct Transmission		\$1,000 per setup
		\$150 per month
	Foreign Currency Account	\$30 per account
Foreign Exchange Services	Foreign Currency Transfer	\$12 per transfer
	Third-Party Bank Fee, prepaid	\$25 each

Information Services	Corporate Online Maintenance	\$50 per month per relationship
	Auto File Transfer	\$100 per month per relationship
Legal Process		\$75 per order received
Missing Deposit Slip		\$5 per deposit slip
Night Depository		\$25 per year
Non-Conforming Check Handling		\$0.25 per check
Remote Deposit Capture (RDC) ⁹	Service Setup	\$500 per setup
	Service Maintenance	\$60 per month per relationship
	Remote Deposit	\$0.10 per check
Return Item Notification	Via Fax	\$7 each
	Via Email	No charge
Special Processing		\$25 each
Stop Payments	Via Online	\$8 each
	Via Phone or Office	\$8 each
Sweep Account Maintenance (Restricted DACA)		\$50 per month
Standing Order with Sweep Account Maintenance (Non-DACA/ Non-Restricted DACA)		\$150.00 per month
Third-Party Vendor Services	Courier Service	At cost + \$25

(Continued on back)

	Incoming Domestic and International	No charge
	Outgoing Domestic	\$35 each
Wire Transfer	Outgoing International in U.S. Currency	\$35 each
	Outgoing International in Foreign Currency	\$25 each
	Outgoing wires Via Banking Online	\$12 each
	Full Pay	\$35

Zelle® for your eligible business accounts No charge¹⁰

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, are used herein under license.

Zero Balance Account \$15 per month

- ¹ The minimum average daily balance is determined by adding the ending balance of your account each day in the statement period and dividing the total by the number of days in the respective statement period.
- ² Each transfer/withdrawal exceeding six per monthly statement cycle.
- ³ Each check in excess of 100 checks per statement period.
- ⁴ While linked to Business Analyzed Checking account, the fees applicable to Business Analyzed Checking account will apply to this account. Any fees assessed will be offset through the Account Analysis program of the Business Analyzed Checking account. Please refer to the Business Account Disclosures for complete details.
- ⁵ Excess Activity Fee applies.
- ⁶ If the minimum opening deposit is not maintained, the account may be closed or transferred to another account type.
- ⁷ Does not apply to Interest on Lawyers Trust Account, Business Money Market, Business Reward Money Market Savings and CDs.
- ⁸ For Simplified Business Checking no charge for the first 21 deposits per statement period.
- ⁹ Registration for First Republic Banking Online is required.
- ¹⁰ To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience.

Fees may be charged for additional services. The schedules of fees for such services will be made available to you in a separate disclosure or in the agreement for the additional service.

Terms, conditions and fees for accounts, products, programs and services are subject to change.

Please consult a Treasury Management Product Consultant for a complete selection of our Treasury/Cash Management services available to you as well as their pricing.

How to Contact First Republic

Corporate Online: (800) 221-9777

Client Care Center: (888) 408-0288

Fax: (415) 392-1413

Visit us at [firstrepublic.com](https://www.firstrepublic.com)

111 Pine Street, San Francisco, CA 94111

Thank you for being a client

**DEPOSIT PRODUCTS AND RELATED SERVICES ARE OFFERED BY
JPMORGAN CHASE BANK, N.A. MEMBER FDIC**