



Personal Schedule of Fees

Effective for all accounts or services used on or after November 4, 2021.

Thank you for choosing RBC Bank for your financial needs.

This document serves as a reference for all fees and balance requirements for RBC Bank personal accounts and services. If you have questions on any of the accounts or services listed, please call 1-800 ROYAL® 5-3 (1-800-769-2553).

Direct Checking	
Minimum deposit to open account	\$50.00
Monthly maintenance fee options:	
Maintenance fee with e-statements	\$3.95
Maintenance fee with paper statements	\$5.95
Annual payment options	
Maintenance fee with e-statements	\$39.50
Maintenance fee with paper statements	\$59.50
Transaction limits:	
Up to 10 external debit transactions	No charge
Over 10 external debit transactions	\$1.00 per transaction
External Transactions include: <i>Checks, Online Bill Payment, ACH debits, Debit Card Purchases, ATM withdrawals, outgoing wires, and Official Checks</i>	
Premium Checking	
Minimum deposit to open account	\$50.00
Maintenance fee options:	
Monthly payment options	
Maintenance fee with e-statements	\$9.95
Maintenance fee with paper statements	\$11.95
Annual payment options	
Maintenance fee with e-statements	\$99.50
Maintenance fee with paper statements	\$119.50
Transaction limits:	
Unlimited transactions at no additional charge	No fee
Business Checking (Personal Holding Companies)	
Minimum deposit to open account	\$100.00
Service fee	\$10.00
Excessive withdrawals (<i>per withdrawal over 50 per month</i>)	\$0.35 per item
Avoid monthly maintenance fee with the following qualifier:	
■ Minimum balance	\$3,000.00
Preferred Money Market Account	
Minimum deposit to open	\$1,000.00
Monthly maintenance fee	\$5.00
Excessive withdrawal fee (<i>per withdrawal over 6 per month</i>)	\$5.00 per item
Avoid monthly maintenance fee with the following qualifier:	
■ Minimum balance	\$1,000.00
Each monthly statement period, you can make no more than six transfers to your other Accounts with us or payments to third parties via preauthorized or automatic transfers (including online transfers and bill payments and telephone transfers) or via checks, drafts, Visa Debit Card transactions or similar orders. If you make more than six such transfers in any statement period, we may charge an excess withdrawal fee against the Account. You can make unlimited withdrawals at ATMs during each statement period, provided they otherwise comply with our policies for ATM withdrawals.	
Visa® Debit Card/ATM Banking	
Debit card rush delivery fee	\$35.00
International transaction fee	3.00% of all foreign currency transactions
Use of another bank's ATM (<i>ATM terminal owner charges may apply^{1,2}</i>)	No RBC Bank fee
Visit the ATM locator at www.rbcbank.com/atms to find fee-free ATMs ^{1,2}	
Personal Savings	
Minimum deposit to open account (<i>requires a RBC Bank personal checking account to qualify</i>)	\$100.00
Monthly maintenance fee	\$5.00
Excessive withdrawal fee (<i>per withdrawal over 6 per month</i>)	\$5.00 per item
Avoid monthly maintenance fee with the following qualifier:	
■ Minimum balance	\$300.00
Each monthly statement period, you can make no more than six transfers to your other Accounts with us or payments to third parties via preauthorized or automatic transfers (including online transfers and bill payments and telephone transfers) or via checks, drafts, Visa Debit Card transactions or similar orders. If you make more than six such transfers in any statement period, we may charge an excess withdrawal fee against the Account. You can make unlimited withdrawals at ATMs during each statement period, provided they otherwise comply with our policies for ATM withdrawals.	
Money Market Investment Account	
Minimum deposit to open	\$1,000.00
Monthly maintenance fee	\$5.00
Excessive withdrawal fee (<i>per withdrawal over 6 per month</i>)	\$5.00 per item
Avoid monthly maintenance fee with the following qualifier:	
■ Minimum balance	\$1,000.00
Each monthly statement period, you can make no more than six transfers to your other Accounts with us or payments to third parties via preauthorized or automatic transfers (including online transfers and bill payments and telephone transfers) or via checks, drafts, Visa Debit Card transactions or similar orders. If you make more than six such transfers in any statement period, we may charge an excess withdrawal fee against the Account. You can make unlimited withdrawals at ATMs during each statement period, provided they otherwise comply with our policies for ATM withdrawals.	

Other Services And Fees	
Account early close fee (<i>within 180 days</i>)	\$35.00
Checks deposited drawn on non-U.S. banks	\$20.00 per check
Foreign currency	Courier fee
Hold statement fee	\$2.00 per month
International check collection	\$50.00 each
Account verification fee	\$10.00 each
Nonsufficient funds fee (<i>whether item is paid or returned</i>) ³ Maximum NSF fees charged per day total \$140, and no charge will be assessed if the negative balance is \$5 or less.	\$35.00 each
Official checks	\$6.00 each
Photocopy fee (<i>per copy plus research fee if applicable</i>)	\$7.00 each
Research fee (<i>non-bank error</i>) per request	\$25.00 each
Research fee (<i>bank error</i>)	No charge
Deposit reversal fee (<i>chargebacks</i>)	\$8.00 each

Deposit reversal international fee (<i>chargebacks</i>)	\$35.00 each
Stop payment	\$34.00 each
Tax levies and garnishments	\$100.00 each
Wire transfers:	
Notification (<i>upon availability</i>)	
Email notification	\$3.00 each
Fax notification	\$5.00 each
Domestic	
Client incoming	\$15.00 each
Client outgoing	\$25.00 each
Recall/cancellation ⁴	\$20.00 each
Wire research	\$10.00 each
International	
Client incoming	\$15.00 each
Client outgoing	\$75.00 each
Recall/cancellation ⁴	\$50.00 each
Wire research	\$20.00 each

This Schedule of Fees serves as a supplement to other RBC Bank Electronic Fund Transfer Act and Truth in Savings Act disclosures provided to you in separate documents. Notification of increases in any existing charges, or the implementation of any new charges, which are required to be disclosed under either of these laws and their accompanying regulations, will be made to you at least 30 days before the change or new fee becomes effective.



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¹ If ATM fees apply, during the process, you will be notified of the fee and will be required to accept the fee if you desire to complete the transaction.

² For accounts opened on or before October 31, 2021. Up to 4 rebates (Premium Checking) or 2 rebates (Direct Checking) per cycle for ATM usage fees charged by other banks on request.

³ Electronic items are generally paid in the order received and non-electronic items are generally paid in order from lowest to highest dollar amount, after first post all credits for the day.

⁴ You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited.

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