

Schedule of Fees

| | Name | Amount | Additional Information |
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| Overdraft Fees | Insufficient Fund Fee | <ul style="list-style-type: none"> • \$25 for each item (Free CK / Simple Business CK) • \$15 for each item (All other products) | <ul style="list-style-type: none"> • We charge this fee when your account is overdrawn by an item such as a check or ACH transaction. • Generally, we do not authorize a debit card transaction or ATM withdrawal when you do not have enough available funds in your account. However, if we authorize a debit card or ATM transaction and overdraw your account, we will not charge this fee. |
| | Returned Item Fee | <ul style="list-style-type: none"> • \$35 for each item (Free CK / Simple Business CK) • \$25 for each item (All other products) | <ul style="list-style-type: none"> • We charge this fee when we decline to pay and return the item unpaid. However, we do not charge you this fee when we decline an ATM or debit card transaction due to insufficient funds in your account. |
| | Our Overdraft Policy | <ul style="list-style-type: none"> • We will charge no more than 5 Insufficient Funds and Returned Item Fees per day. • We will not charge an Insufficient Funds Fee if your account balance at the end of the business day is overdrawn by \$5 or less. • We will not charge Insufficient Funds and Returned Item Fees for any item that is \$5 or less, even if your account balance at the end of the business day is overdrawn. | |

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| Transaction Fees | Stop Payment Fee | <ul style="list-style-type: none"> • \$15 per request | <ul style="list-style-type: none"> • We charge this fee when you place a stop payment order on a check or ACH entry. |
| | Stop Payment of Cashier's Check or Money Order Fee | <ul style="list-style-type: none"> • \$25 per request | <ul style="list-style-type: none"> • You need to make a request in-person by completing an affidavit. We may request additional documents to process your request. |
| | Deposited Item Returned Fee | <ul style="list-style-type: none"> • \$10 for each item | <ul style="list-style-type: none"> • We charge this fee for each item you deposit that is returned unpaid. |

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| ATM or Debit Card Fees | ATM Fee | <ul style="list-style-type: none"> • \$0 for each withdrawal | <ul style="list-style-type: none"> • We do not charge any fees to you for using ATMs owned by Shinhan Bank America or ATMs in the Allpoint Network. • We also do not charge you any fees for using ATMs not owned by Shinhan Bank America or not in the Allpoint Network. However, the owner of those ATM terminals may assess a surcharge. |
| | Card Replacement Fee | <ul style="list-style-type: none"> • \$5 per card | <ul style="list-style-type: none"> • We charge this fee for each requested replacement of a card. |
| | International Transaction Fee | <ul style="list-style-type: none"> • 1% of the transaction total | <ul style="list-style-type: none"> • Visa charges this fee when you make a purchase with your card overseas. This fee will be added to your transaction total and then posted to your account. |

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| Wire Transfer Fees | Incoming Wire Fee | <ul style="list-style-type: none"> • \$10 per transfer | <ul style="list-style-type: none"> • We charge this fee when we deposit a wire transfer from another bank to your account. |
| | Domestic & International Wire | <ul style="list-style-type: none"> • \$30 per transfer (Free CK / Simple Business CK) • \$20 per transfer (All other products) | <ul style="list-style-type: none"> • We charge this fee when you send a wire to a bank account in the U.S. or in a foreign country, excluding Korea. |
| | To Korea | <ul style="list-style-type: none"> • \$25 per transfer (Free CK / Simple Business CK) • \$15 per transfer (All other products) | <ul style="list-style-type: none"> • We charge this fee when you send a wire to a bank account in Korea. |
| | Amendment Request Fee | <ul style="list-style-type: none"> • \$10 per request | <ul style="list-style-type: none"> • We charge this fee when you ask us to make changes to a wire that is already processed. |

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| Collection Service Fees | Outgoing Item | <ul style="list-style-type: none"> • \$30 for each item (Domestic) • \$50 for each item (International) | <ul style="list-style-type: none"> • We charge this fee for each domestic item you deposit for collection. • We charge this fee for each international item you deposit for collection. |
| | Incoming Item | <ul style="list-style-type: none"> • \$30 for each item (Paid by bank check) • \$50 for each item (Paid by wire transfer) | <ul style="list-style-type: none"> • We charge this fee for each incoming item that we pay by a bank check. • We charge this fee for each incoming item that we pay by remitting a wire. |
| | Returned Collection Item | <ul style="list-style-type: none"> • \$10 for each item | <ul style="list-style-type: none"> • We charge this fee for each item you deposit that is returned unpaid. |

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| Currency Service Fees | Cash Deposit Fee | <ul style="list-style-type: none"> • \$0.0015 per \$1 (\$100, \$50) • \$0.002 per \$1 (\$20, \$10) • \$0.0025 per \$1 (\$5, \$2, \$1) • \$0.05 per \$1 (Coins) | <ul style="list-style-type: none"> • We charge this fee when you make a deposit of more than 200 counts of bills or coins per denomination. |
| | Cash Withdrawal Fee | <ul style="list-style-type: none"> • \$0.0015 per \$1 | <ul style="list-style-type: none"> • We charge this fee when you withdraw more than \$50,000 per month. |
| | Coin Order – Quarter | <ul style="list-style-type: none"> • \$0.25 per roll • \$6.00 per box | <ul style="list-style-type: none"> • We charge this fee when you order coins from us. |
| | Coin Order – Dime | <ul style="list-style-type: none"> • \$0.10 per roll • \$4.00 per box | |
| | Coin Order – Nickel | <ul style="list-style-type: none"> • \$0.10 per roll • \$4.00 per box | |
| | Coin Order – Penny | <ul style="list-style-type: none"> • \$0.10 per roll • \$2.00 per box | |

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| Misc. Fees | Bank Statement Copy Fee | <ul style="list-style-type: none"> • \$5 per statement | <ul style="list-style-type: none"> • We charge this fee when we provide additional copies of your statement at a branch. |
| | Transaction Ticket and Paid or Deposited Check Copy Fee | <ul style="list-style-type: none"> • \$5 per copy | <ul style="list-style-type: none"> • We charge this fee when we provide additional copies of bank document at a branch. |
| | Record Research Fee | <ul style="list-style-type: none"> • \$50 per hour | <ul style="list-style-type: none"> • We charge this fee by the hour when you ask us to research and provide you a copy of bank document dated prior to 2009. |
| | Cashier's Check | <ul style="list-style-type: none"> • \$7 per check | <ul style="list-style-type: none"> • We charge this fee when you ask us to issue a bank check. |
| | Money Order | <ul style="list-style-type: none"> • \$3 per check | <ul style="list-style-type: none"> • The maximum amount of a money order is \$1,000. You can purchase money orders up to \$3,000 daily. |
| | Counter Check | <ul style="list-style-type: none"> • \$3 per sheet | <ul style="list-style-type: none"> • There are 3 checks per sheet. |
| | Balance Certification Fee | <ul style="list-style-type: none"> • \$15 per request | <ul style="list-style-type: none"> • We charge this fee when you ask us to provide a balance certification of your account. |
| | Hold Mail Charge | <ul style="list-style-type: none"> • \$20 per statement cycle | <ul style="list-style-type: none"> • We charge this fee for holding your paper statements at a branch for your pick up. |
| | Legal Processing | <ul style="list-style-type: none"> • \$75 per case | <ul style="list-style-type: none"> • We charge this fee for each legal order against your account, whether or not the funds are actually paid. |
| | Dormant Account Fee | <ul style="list-style-type: none"> • \$3 per month | <ul style="list-style-type: none"> • We charge this fee when your Checking/Now Accounts become dormant after a year of inactivity. |
| | Security Card Replacement Fee (Personal Account) | <ul style="list-style-type: none"> • \$2 per card | <ul style="list-style-type: none"> • We charge this fee for each requested replacement of a card. |
| | One-Time Password Token (Business Account) | <ul style="list-style-type: none"> • \$15 per device | <ul style="list-style-type: none"> • We charge this fee when you order a security token from us. |
| Sweep Service | <ul style="list-style-type: none"> • \$5 per transfer | <ul style="list-style-type: none"> • Please refer to Sweep Service Agreement for details. | |