



International Private Banking Fee Schedule

Effective September 27, 2019

This Fee Schedule applies to the following deposit accounts:

Checking Accounts	
International Private Banking Checking	<ul style="list-style-type: none"> ■ No minimum balance to open ■ \$75 quarterly minimum balance fee*
Money Market Accounts**	
International Private Banking Money Market	<ul style="list-style-type: none"> ■ No minimum balance to open ■ \$75 quarterly minimum balance fee*
International Private Banking Money Market – 31 Days	
International Private Banking Money Market – 91 Days	

References

* \$75 minimum balance fee per quarter applies to private banking checking and money market accounts if the combined balance in client's Bank Leumi related accounts on the last day of each calendar quarter is below \$300,000. Bank Leumi related accounts include all of client's deposit accounts at Bank Leumi USA ("Bank") and investment accounts at Leumi Investment Services Inc. ("LISI"). If applicable, the fee is charged quarterly to client's primary checking or money market account.

** Qualified AUM refers to assets reflected in client's LISI taxable brokerage accounts held at Pershing LLC. Bank's standard concierge banking fee is 0.2% of the average daily market value of Qualified AUM, calculated every three calendar months and charged quarterly to client's primary checking or money market account. Certain bespoke concierge banking services may be subject to a higher fee of up to 1.0% of Qualified AUM. Bank's private banking team will provide client with additional terms if the higher fee applies. There is a minimum concierge fee of \$150.00 per quarter.

*** Dormant account fees apply to checking accounts that have been inactive for 24 months.

Other Service Fees

Account closing	\$100.00
Bill processing payment (including non-Bank Leumi credit card payment) per item	\$25.00
Bill processing (standing instruction) per year	\$200.00
Concierge banking per quarter	0.20% of Qualified AUM** (min \$150.00 per quarter)
Couriers per item	Domestic: min \$25.00 Overseas: min \$50.00
Deposit of Travelers checks per item	\$1.00
Deposited check returned unpaid per item	\$10.00
Dormant account per month***	\$30.00
Estate accounts (charged at account origination)	\$500.00
Legal process (e.g., subpoenas and restraints) per item	\$250.00
Money transfer investigation request per item	\$50.00
Money transfer (outgoing) per item	\$75.00
Money transfer (outgoing) within Leumi Group per item	\$50.00
Money transfer between Bank Leumi USA accounts per item	\$50.00
Nonsufficient funds (checks and ACH only) per item	\$33.50
Official check per item	\$50.00
Ordering checks	Varies with style
Overdraft interest rate	5.50%
Photocopy of statement, paid check, advice, or confirmation per item	\$20.00
Reference letter (e.g., to government authorities and universities) per item	\$100.00
Stop payment per item	\$30.00
Visa credit card annual fee	\$360.00

Fees are subject to change.

Visit us at leumi.com.

Bank Leumi USA® is a New York State chartered, FDIC insured non-member bank. Your deposits are insured by the FDIC up to the maximum limits allowed by law. Information and tools describing how deposit insurance coverage works are provided by the FDIC at www.fdic.gov or by calling 1-877-ASK-FDIC or 1-800-925-4618 for the hearing impaired. Leumi and Bank Leumi are brands operated under Bank Leumi USA. Leumi Investment Services Inc. is a wholly-owned subsidiary of Bank Leumi USA and a member of FINRA and SIPC. Non-deposit investment products offered through Leumi Investment Services Inc. are not insured by the FDIC or any other government entity and are subject to investment risks, including possible loss of the principal amount invested.

(R. 09/2019)