

## Passport Consumer Deposit Account Fees and Rate Information

Minimum Balance to Open Account and to Obtain Annual Percentage Yield (APY)	There is no minimum balance required to open the account and to obtain the disclosed APY.
Pass-Through FDIC Insurance	Subject to the limitations set forth in the FDIC regulations, your account is eligible for pass through FDIC insurance of up to \$250,000.
Rate Information	This is a non-interest-bearing account. The APY for this Account is 0.00%.
For Interest-bearing Accounts: Calculating and Crediting Interest	If we change the interest rate for this account, we will calculate interest based upon your account balance using the Daily Collected Balance (the balance on your account at the end of each business day minus the total amount of all transactions being processed) method, applying a daily periodic rate to your Daily Collected Balance each day. Interest will compound monthly and is calculated using a 365-day year, unless otherwise noted. Interest will be credited monthly.
Annual Percentage Yield	<p>The Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of interest paid on an account based on the interest rate and the frequency of compounding for a 365-day period. The Annual Percentage Yield Earned (APYE) is an annualized rate that reflects the relationship between the amount of interest actually earned on your account during the statement period and the average daily balance in the account for the statement period.</p> <p>If applicable, we calculate both your APY and APYE according to formulas established by federal regulations.</p>
Effect of Closing an Account	You will receive the accrued interest, if applicable, if you close your account before interest is credited.
Balance Computation Method	If applicable, we use the Daily Collected Balance method to calculate the interest on your account. This method applies a daily periodic rate to the Daily Collected Balance in the account at the end of each business day.
Accrual of Interest on Deposits	For all types of non-cash deposits, interest, if applicable, will begin to accrue no later than the next business day following the banking day on which the funds were deposited. (Here's an example – if you make a non-cash deposit on a Sunday, we will process it on Monday, and interest will begin to accrue no later than Tuesday.)
ACH Transaction Limitations	<p>Automated Clearing House (ACH) external transfer transactions are subject to limits on the dollar amount of electronic transfers between your account and external accounts at other financial institutions. These limits are designed to be flexible in order to protect the security and integrity of the service and accounts, as well as you and all other users of the service. Based on confidential fraud and essential risk criteria, they may be modified at our discretion without advanced notice.</p> <p>We may limit, refuse or return all or any part of a deposit without prior notice to you.</p>

Account Limits	We reserve the right to limit the number of accounts you may open at our discretion and without advanced notice.
Debit Card	Debit cards associated with your account are governed by the Consumer Prepaid Visa Card Cardholder Agreement.
ATM Fees and Limitations	The ATM Fees and Limitations are set forth on your Consumer Prepaid Visa Card Cardholder Agreement.
Checks	You cannot write checks against your account (including starter checks, temporary checks and personal checks ordered from a third party). Any checks written on this account will be returned unpaid, even if there's enough money in your account to cover the payment. Unless approved by Priority, when a payee uses your account number and routing number to process a payment as a check, that transaction will be declined.

### Fee Schedule

<u>Account Fees</u>	
Item	Fee
Application Fee	\$0.00
Monthly Account Fees (per account)	\$5.00 – Waived with Direct Deposit
<u>Transaction Fees (per item)</u>	
Item	Fee
Internal Transfer (Passport to Passport)	\$0.00
ACH (standard)	\$0.00
ACH (same day)	\$1.00
Scanned Check Deposit	\$0.00
Domestic Wire Receive	\$15.00
Domestic Wire Send	\$30.00
International Wire Receive	\$20.00
International Wire Send	\$30.00
<u>Return Fees</u>	
ACH returns (standard)	\$3.00
ACH returns (high risk)	\$10.00
<u>Debit/Prepaid Card Fees</u>	
Debit/Prepaid Card Issue	\$0.00
Debit/Prepaid Card Replacement	\$10.00
Debit/Prepaid Card Express Delivery	\$40.00
Debit/Prepaid Card ATM Withdrawal – Out of network	\$3.50
Debit/Prepaid Card Over the Counter Cash Access Fee	\$2.50
Foreign Transaction Fee	1.00%