



SCHEDULE OF FEES / SCHEDULE OF LIMITATIONS

BUSINESS BANKING ACCOUNTS

Effective as of 2.21.23

Live Oak Bank Tidal Business Checking Account Fees

| Account Fees | |
|--|---|
| Monthly Account Fee | No charge |
| Transaction Fees | |
| Checks Paid/Deposits | No charge |
| ACH, Debit Card | No charge |
| Foreign Transaction Fee | 3% of transaction amount |
| ATM Fees | |
| Foreign ATM Fee | 3% of transaction amount |
| ATM Fees | There are no ATM fees when you use an Allpoint ATM. However, if you use a non-Allpoint ATM, that financial institution may assess a transaction fee. |
| Miscellaneous Fees | |
| Stop Payment Fee | \$25 |
| Returned Item Fee | \$10 |
| Non-Sufficient Funds (NSF) Fee | No charge |
| Overdraft Fee | No charge |
| Legal Actions (tax levies, garnishments, etc.) | \$50 minimum |
| Incoming Wire | No charge |
| Outgoing Wire | \$19 |
| Debit Card Replacement | No charge |
| Expedited Debit Card | \$25 |
| Business Bill Pay | No charge |
| Expedited Bill Pay Fee | \$10 |
| Cashier's Check | No charge |
| Dormant Account Fee | If an account has no activity for 24 consecutive months ("no activity" is defined as no withdrawals, deposits, contact with a Customer Success Manager, nor customer log-ins to the online banking website), a monthly dormant account fee will be assessed beginning on the 25th month. If an account has a balance less than \$10.01 then the amount of the fee will be the lesser of the account balance or \$10.00 and the account will be closed. The dormant account fee will not lower the account balance beyond \$0.00 and thus cannot overdraw the account. |

Live Oak Bank Tidal Business Checking Account Limitations

| Limit Description | Limit Amount |
|------------------------------------|-----------------|
| Point-of-Sale (POS) Purchase Limit | \$2,500 per day |
| ATM Limit | \$1,000 per day |

Live Oak Bank Business Plus Checking Account Fees

Account Fees

| | |
|---------------------|---|
| Monthly Account Fee | \$25 each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$25,000 |
|---------------------|---|

Transaction Fees

| | |
|-------------------------|--------------------------|
| Checks Paid/Deposits | No charge |
| ACH, Debit Card | No charge |
| Foreign Transaction Fee | 3% of transaction amount |

ATM Fees

| | |
|-----------------|--|
| Foreign ATM Fee | 3% of transaction amount |
| ATM Fees | There are no ATM fees when you use an Allpoint ATM. However, if you use a non-Allpoint ATM, that financial institution may assess a transaction fee. |

Miscellaneous Fees

| | |
|--|--------------|
| Stop Payment Fee- Phone | \$25 |
| Stop Payment Fee- Online | \$10 |
| Returned Item Fee | \$5 |
| Non-Sufficient Funds (NSF) Fee | No charge |
| Overdraft Fee | \$25 |
| Legal Actions (tax levies, garnishments, etc.) | \$50 minimum |
| Incoming Wire | No charge |
| Outgoing Wire | \$19 |
| Debit Card Replacement | No charge |
| Expedited Debit Card | \$25 |
| Business Bill Pay | No charge |
| Expedited Bill Pay Fee- Next Day | \$34.95 |
| Expedited Bill Pay Fee- 2nd Day | \$29.95 |
| Expedited Bill Pay Fee- Economy | \$6.95 |
| Cashier's Check | \$10 |

| | |
|---------------------|---|
| Dormant Account Fee | If an account has no activity for 24 consecutive months ("no activity" is defined as no withdrawals, deposits, contact with a Customer Success Manager, nor customer log-ins to the online banking website), a monthly dormant account fee will be assessed beginning on the 25th month. If an account has a balance less than \$10.01 then the amount of the fee will be the lesser of the account balance or \$10.00 and the account will be closed. The dormant account fee will not lower the account balance beyond \$0.00 and thus cannot overdraw the account. |
|---------------------|---|

Live Oak Bank Business Plus Checking Account Limitations

| Limit Description | Limit Amount |
|------------------------------------|-----------------|
| Point-of-Sale (POS) Purchase Limit | \$2,500 per day |
| ATM Limit | \$1,000 per day |

Live Oak Bank Business Plus Analysis Checking Account Fees

Contact us for details

Live Oak Bank Business Plus Analysis Checking Account Limitations

| Limit Description | Limit Amount |
|------------------------------------|-----------------|
| Point-of-Sale (POS) Purchase Limit | \$2,500 per day |
| ATM Limit | \$1,000 per day |

Live Oak Bank Business Savings Account Fees

Account Fees

| | |
|---------------------|-----------|
| Monthly Account Fee | No charge |
|---------------------|-----------|

Miscellaneous Fees

| | |
|--|---|
| Stop Payment Fee | \$25 |
| Returned Item Fee | \$10 |
| Non-Sufficient Funds (NSF) Fee | No charge |
| Legal Actions (tax levies, garnishments, etc.) | \$50 minimum |
| Incoming Wire | No charge |
| Outgoing Wire | \$19 |
| Dormant Account Fee | If an account has no activity for 24 consecutive months ("no activity" is defined as no withdrawals, deposits, contact with a Customer Success Manager, nor customer log-ins to the online banking website), a monthly dormant account fee will be assessed beginning on the 25th month. If an account has a balance less than \$10.01 then the amount of the fee will be the lesser of the account balance or \$10.00 and the account will be closed. The dormant account fee will not lower the account balance beyond \$0.00 and thus cannot overdraw the account. |

Live Oak Bank Business Certificate of Deposit (CD) Account Fees

Account Fees

| | |
|------------------------------------|-----------|
| Monthly Interest Disbursements Fee | No charge |
|------------------------------------|-----------|

Early Withdrawal Penalties

| | |
|---|-----------------------------|
| Early Principal Withdrawal of a CD with a term less than 24 months | 90 Days of Simple Interest |
| Early Principal Withdrawal of a CD with a term 24 months or greater | 180 Days of Simple Interest |