

SCHEDULE OF FEES / SCHEDULE OF LIMITATIONS

CONSUMER BANKING ACCOUNTS

Live Oak Bank 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	
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	\$25
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
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 Savings Account Fees	
Account Fees	
Monthly Account Fee	No charge
Transaction Limit/Fees	
Fee for each transaction after the six (6) permitted transactions per monthly statement cycle	\$10 for each transaction after the six (6) permitted transaction limitation per monthly statement cycle
Miscellaneous Fees	
Stop Payment Fee	\$25
Returned Item Fee	\$10
Non-Sufficient Funds (NSF) Fee	\$25
Legal Actions (tax levies, garnishments, etc.)	\$50 minimum
Incoming Wire	No charge
Outgoing Wire	\$19
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Live Oak Bank Money Market Account Fees <i>(Ability to open new accounts is no longer available)</i>	
Account Fees	
Service Charge	\$10 each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$5,000
Transaction Limit/Fees	
Fee for each transaction after the six (6) permitted transactions per monthly statement cycle	\$10 for each transaction after the six (6) permitted transaction limitation per monthly statement cycle
Miscellaneous Fees	
Stop Payment Fee	\$25
Returned Item Fee	\$10
Non-Sufficient Funds (NSF) Fee	\$25
Legal Actions (tax levies, garnishments, etc.)	\$50 minimum
Incoming Wire	No charge
Outgoing Wire	\$19
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Live Oak Bank 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

Live Oak Bank Consumer Account Limitations	
Limit Description	Limit Amount
Point-of-Sale (POS) Purchase Limit	\$2,500 per day
ATM Limit	\$1,000 per day