

SCHEDULE OF FEES/SCHEDULE OF LIMITATIONS - CONSUMER ACCOUNTS

SCHEDULE OF FEES - CONSUMER ACCOUNTS

Live Oak Bank Checking Account Fees:

Fee Type	Fee Description	Fee Amount
Account Fees	Monthly Account Fee	No charge
	Online Banking/Bill Pay Fee	No charge
Transaction Fees	Checks Paid/Deposits	No charge - There are no fees or monthly limitations on transactions on this account
	ACH, ATM, Debit Card	No charge - There are no fees or monthly limitations on transactions on this account
	Cash Deposit Fees	No charge - There are no fees or monthly limitations on transactions on this account
	POS Foreign Transaction Fee	3% of transaction amount
ATM	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
	Legal Actions (tax levies, garnishments, etc.)	\$50 minimum
	Incoming Wire	\$15
	Outgoing Wire	\$19
	Debit Card Replacement	No charge
	Expedited Debit Card	\$25
	Additional Check Orders	\$30
Cashier's Check	No charge	

Live Oak Bank Savings Account Fees:

Fee Type	Fee Description	Fee Amount
Account Fees	Monthly Account Fee	No charge
	Online Banking Fee	No charge
Transaction Limit/Fees	Fee for each transaction after the Reg D 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	\$15
	Outgoing Wire	\$19
	Dormant Account Fee	If an account has a balance less than \$10.01 and no activity for 24 consecutive months, a dormant account fee will be assessed and the account will be closed. The amount of the fee will be the account balance or \$10.00, whichever is less. NOTE: The dormant account fee will not overdraw the account (e.g. a dormant account with a \$7.50 balance will be assessed a fee of \$7.50).

Live Oak Bank Money Market Account Fees (Ability to open new accounts is no longer available):

Fee Type	Fee Description	Fee Amount
Account Fees	Service Charge	\$10 each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$5,000
	Online Banking Fee	No charge

Transaction Limit/Fees	Fee for each transaction after the Reg D 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	\$15
	Outgoing Wire	\$19
	Dormant Account Fee	If an account has a balance less than \$10.01 and no activity for 24 consecutive months, a dormant account fee will be assessed and the account will be closed. The amount of the fee will be the account balance or \$10.00, whichever is less. NOTE: The dormant account fee will not overdraw the account (e.g. a dormant account with a \$7.50 balance will be assessed a fee of \$7.50).

Live Oak Bank Certificates of Deposits (CDs) Account Fees:

Fee Type	Fee Description	Fee Amount
Account Fees	Online Banking Fee	No charge
	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

SCHEDULE OF LIMITATIONS - CONSUMER ACCOUNTS

Live Oak Bank Consumer Account Limitations:

Limit Type	Limit Description	Limit Amount
Transaction Limitations	Point-of-Sale (POS) Limit	\$5,000 per day
	Move Money (Bill Pay) Limit	\$250,000 per day
	ACH Transfer Limit	\$250,000 day day
	Move Money (PTP) Transfer Limit	\$1,000 per single transaction \$5,000 daily limit
	Mobile Remote Deposit Capture (RDC) Limit	\$10,000 per month
	ATM Limit	\$1,000 per day