

	Account	Monthly Maintenance Charge	How to Avoid the Monthly Maintenance Charge
Business Checking Accounts	Flex Checking	\$0.00	No monthly maintenance charge
	Capital Checking	\$10.00	Maintain a \$25,000 minimum daily balance OR \$50,000 in related deposit or loan balances ¹
	Platinum Checking	\$25.00	Monthly earnings credit rate to offset service charges. See Commercial Analysis Schedule of Fees for additional charges.
	Not For Profit Checking	\$0.00	No monthly maintenance charge
Business Savings Accounts	Business Savings	\$5.00	Maintain a \$500 minimum daily balance
	Commercial Money Market	\$20.00	Maintain a \$10,000 minimum daily balance
	Business APEX Money Market	\$0.00	No monthly maintenance charge; Requires a business checking account.
	Not for Profit Savings	\$5.00	Maintain a \$500 minimum daily balance

NOTE: Even when no monthly maintenance charge applies, other transaction and service fees may apply, including insufficient funds (NSF) fees. Terms and conditions applicable. See disclosure for more information.

¹ Eligible accounts for combined balance qualifier: New Valley Bank & Trust business deposit accounts (excludes IOLTA and tenant accounts) and loans.

	Account	Check Order Charges	First Check Order Details
Business Checking Accounts	Flex Checking	Check order charges and taxes may vary depending on the product and shipping method selected	Free first order of standard wallet style checks ²
	Capital Checking		\$75 credit towards first order of checks
	Platinum Checking		\$75 credit towards first order of checks
	Not For Profit Checking		\$75 credit towards first order of checks
Business Savings Accounts	Commercial Money Market		Customer pays full price including taxes & shipping
	Business APEX Money Market		Customer pays full price including taxes & shipping

² Free orders of wallet style checks includes taxes and USPS standard first-class mail service with non-trackable shipping.

Service Fees		Details
Account Opening and Usage	Inactive Account	\$10.00 when your account becomes inactive after 12 months
	Early Account Closure	\$25.00 when your account is closed within 90 calendar days of opening
	Escheatment	\$50.00 per escheated account
	Foreign Check Collection	\$15.00 per item
	Foreign Check Processing	\$10.00 per item
	Levy Processing	\$50.00 per levy
	Money Order	\$3.00 per check
	Official Bank Check	\$5.00 per check
	Account Research	\$25.00 per hour
	Debit Card Replacement	\$10.00 per card replacement (normally up to 7 to 10 business days delivery) \$75.00 for rush delivery (normally 2 business days through UPS; no weekend delivery)
	Returned Deposited Item	\$7.00 per presentment
	Statement/Check Copy	\$5.00 per copy
	Returned Mail	\$5.00 each time mail is returned undeliverable
	Stop Payment	\$30.00 per item
Commercial Analysis Fees	Temporary Checks	\$3.00 per page
	Wire Transfer Fees <i>See Commercial Analysis Schedule of Fees for reduced fees with Wire Module and Platinum Checking Account</i>	\$15.00 for each incoming domestic wire transfer \$25.00 for each outgoing domestic wire transfer \$20.00 for each incoming foreign wire transfer \$40.00 for each outgoing foreign wire transfer
	ACH & Wire Module	\$20.00 per module
	Positive Pay	\$40.00
	Remote Deposit Capture	\$40.00 no per item fee
	Sweep Services	\$25.00
	ACH Per Item Debit	\$0.11 per ACH debit item
	Per Check Paid	\$0.11 per check; first 20 checks paid at no charge per statement cycle
	Wire Transfer Fees <i>Reduced fees included with Wire Module and Platinum Checking Account</i>	\$15.00 for each incoming or outgoing domestic wire transfer \$20.00 for each incoming foreign wire transfer \$30.00 for each outgoing foreign wire transfer
NOTE: Even when no transaction fee applies, other fees may apply, including insufficient funds (NSF) fees. Other ATM owners and operators may charge you a fee to use their ATMs.		

Item	Details	
Standard Overdraft Practices	What are the standard overdraft practices that come with my account?	
	We do authorize and pay overdrafts for the following types of transactions:	
	<ul style="list-style-type: none">- Checks and other transactions (ACH, electronic transfers, telephone transfers, and in person withdrawals) made using your checking account number- Automatic bill payments	
	We will not authorize and pay overdrafts for the following types of transactions:	
	<ul style="list-style-type: none">- ATM withdrawals- Everyday debit card transactions	
	We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.	
	If we do not authorize and pay an overdraft, your transaction will be declined.	
	Description	Details
Fees for Non-Sufficient Funds	Overdraft Protection Transfer Fee	\$5.00 for each day there is a transfer from another account to cover one or more overdrafts in a checking account. This fee is charged to the account that the funds are transferred from. Not applicable for accounts with Sweep Services.
	Insufficient Funds (NSF) Fee When an item is returned because there are not enough funds available in the account to pay the item or when an item is paid although funds are not available in the account. Items represented for payment will be charged an NSF fee each time they are returned or paid as overdrafts.	\$34.00 for each presentment of an item for payment that we return due to insufficient funds or for each presentment of an overdraft item we pay, unless one of the following exceptions apply: <ul style="list-style-type: none">- The amount of the item is less than \$10.00

Item	Details																
<div>Funds Availability</div> <div>Please refer to the New Valley Bank & Trust Funds Availability Policy Disclosure for full details.</div>	<div>Same Business Day Availability</div> <div>Funds from the following deposits are available on the same business day as we receive the transfer or deposit:</div> <div><div><div>- Cash</div><div>- Electronic direct deposit</div><div>- Wire transfers</div><div>- Checks drawn on New Valley Bank & Trust</div></div></div>																
	<div>Next Business Day Availability</div> <div>Funds from the following deposits are available on the next business day after receiving the transfer or deposit:</div> <div><div><div>- U.S. Treasury checks and U.S. Postal Service money orders</div><div>- Federal Reserve Bank or Federal Home Loan Bank checks</div><div>- State or Local Government checks</div><div>- Cashier's, Certified, or Teller's checks</div><div>- Other domestic checks</div></div></div>																
	<div>Business Days</div> <div>Our business days are Monday through Friday, excluding federal holidays. If a deposit is made before closing on a business day that we are open, we will consider that day to be the day of deposit. For deposits made after closing or on a non-business day, at ATMS after 7:00 PM EST, and by mobile deposit or remote deposit capture after 4:00 PM EST, we will consider the deposit received on the next business day we are open.</div>																
	<div>Longer Holds</div> <div>Funds availability for other check deposits may vary. Special rules apply to new accounts. Longer holds may apply in certain circumstances. See the New Valley Bank & Trust Funds Availability Disclosure for additional details.</div>																
<div>Posting Order</div>	<div>Transactions may not be posted to your account in the order in which they occurred. The order in which transactions are received by New Valley Bank & Trust and processed can affect the total amount of insufficient funds fees incurred. We post Debit Items in a particular order within groups based on the type of Debit Item. Within each group, we apply a unique methodology based on the type of Debit Item. The following chart details the types of transactions in each group and the order used for the Debit Items within each group.</div> <div>Fees can post to your account in several ways. Most fees post at the end of batch processing, but some post immediately after the transaction to which they relate (e.g., wire transfers, NSF fees, and overdraft transfers from a linked deposit account post immediately after the transaction to which the fee relates). Most fees post on the same day they are incurred.</div>																
	<table><tr><th>Group Order</th><th>Type of Debit Item</th><th>How Order is Determined</th></tr><tr><td rowspan="5">1</td><td>ATM and Debit Card transactions, including purchases</td><td rowspan="5">Chronologically based on the date and time that our records indicate the transaction was initiated or authorized. <i>If two transactions have the same date and time, we will post the smaller dollar amount transaction first. If we do not have a date/time for transactions, we will post these transactions in ascending dollar amount (smallest to largest) after we post transactions with date/time information.</i></td></tr><tr><td>Branch Transactions performed over the counter at a New Valley Bank Branch, including withdrawals</td></tr><tr><td>Checks Cashed at a New Valley Bank Branch</td></tr><tr><td>Transfers Includes transfers between New Valley Bank deposit accounts and payments to New Valley Bank loans</td></tr><tr><td>Wire Transfers</td></tr><tr><td>2</td><td>ACH Debits and other miscellaneous debits</td><td>Ascending by dollar amount (smallest to largest)</td></tr><tr><td>3</td><td>All Checks</td><td>Ascending by dollar amount (smallest to largest)</td></tr></table>	Group Order	Type of Debit Item	How Order is Determined	1	ATM and Debit Card transactions, including purchases	Chronologically based on the date and time that our records indicate the transaction was initiated or authorized. <i>If two transactions have the same date and time, we will post the smaller dollar amount transaction first. If we do not have a date/time for transactions, we will post these transactions in ascending dollar amount (smallest to largest) after we post transactions with date/time information.</i>	Branch Transactions performed over the counter at a New Valley Bank Branch, including withdrawals	Checks Cashed at a New Valley Bank Branch	Transfers Includes transfers between New Valley Bank deposit accounts and payments to New Valley Bank loans	Wire Transfers	2	ACH Debits and other miscellaneous debits	Ascending by dollar amount (smallest to largest)	3	All Checks	Ascending by dollar amount (smallest to largest)
	Group Order	Type of Debit Item	How Order is Determined														
	1	ATM and Debit Card transactions, including purchases	Chronologically based on the date and time that our records indicate the transaction was initiated or authorized. <i>If two transactions have the same date and time, we will post the smaller dollar amount transaction first. If we do not have a date/time for transactions, we will post these transactions in ascending dollar amount (smallest to largest) after we post transactions with date/time information.</i>														
		Branch Transactions performed over the counter at a New Valley Bank Branch, including withdrawals															
Checks Cashed at a New Valley Bank Branch																	
Transfers Includes transfers between New Valley Bank deposit accounts and payments to New Valley Bank loans																	
Wire Transfers																	
2	ACH Debits and other miscellaneous debits	Ascending by dollar amount (smallest to largest)															
3	All Checks	Ascending by dollar amount (smallest to largest)															