



International Private Banking Fee Schedule

Effective October 31, 2021

This Fee Schedule applies to the following deposit accounts:

Checking Accounts	
International Private Banking Checking	<ul style="list-style-type: none"> No minimum balance to open \$75 quarterly minimum balance fee*
Money Market Accounts**	
International Private Banking Money Market	<ul style="list-style-type: none"> No minimum balance to open \$75 quarterly minimum balance fee*
International Private Banking Money Market – 31 Days	
International Private Banking Money Market – 91 Days	

Notes

* \$75 minimum balance fee per quarter applies if the combined balance in client's Bank Leumi USA related accounts on the last day of each calendar quarter is below \$300,000. Bank Leumi USA related accounts include all of client's deposit accounts at Bank Leumi USA and investment accounts at Leumi Investment Services Inc. ("LISI"). If applicable, the fee is charged quarterly to client's primary checking or money market account. See USPB service exclusion below.

** "Qualified AUM" refers to assets reflected in client's LISI taxable brokerage accounts held at Pershing LLC. The concierge fee is 0.20% of the average daily market value of Qualified AUM, calculated every three calendar months and charged quarterly to client's primary checking or money market account. There is a minimum concierge fee of \$150.00 per quarter. See USPB service exclusion below.

*** Dormant account fees apply to checking accounts that have been inactive for 24 months.

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USPB service exclusion: Eligible Israeli clients who elect to have their banking relationship serviced by Bank Leumi USA's US Private Banking ("USPB") will not be charged the quarterly minimum balance or concierge fees. For additional information regarding USPB service election, please refer to the *Account Agreement and Privacy Notice* under Part I – Deposit Products and Services.

Other service fees

Account closing	\$100.00
Bill processing (including non-Bank Leumi USA credit card payment) per item	\$25.00
Bill processing (standing instruction) per year	\$200.00
Concierge per quarter	0.20% of Qualified AUM** (min \$150.00 per quarter)
Courier per item	Domestic: min \$25.00 Overseas: min \$50.00
Deposited check returned unpaid per item	\$10.00
Dormant account per month***	\$30.00
Deceased account administration	\$500.00
Legal process (e.g., subpoenas and restraints) per item	\$250.00
Money transfer investigation request per item	\$50.00
Money transfer (outgoing) per item	\$75.00
Money transfer (outgoing) within Leumi Group per item	\$50.00
Money transfer between Bank Leumi USA accounts per item	\$50.00
Nonsufficient funds (or NSF) per item (for both paid and returned ACH or checks)	\$33.50
Official check per item	\$50.00
Ordering checks	Varies with style
Overdraft interest rate	5.50%
Photocopy of statement, paid check, advice, or confirmation per item	\$20.00
Reference letter (e.g., to government authorities and universities) per item	\$100.00
Stop payment per item	\$30.00
Visa credit card per year	\$360.00

Fees are subject to change.

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(R. 10/2021)