

Schedule of Fees for Consumer Accounts

The chart below sets forth the service fees that may be applicable to your account. For information about fees, rates and other services not covered in this Schedule of Fees please email us at branchservices@modernbank.com or via phone at +1-212-323-1125, Monday to Friday between 9:00am and 4.00pm Eastern Time Zone (ET).

Service	Fee Description	Fee Amount
Debit Card Fees	ATM Withdrawals¹ ATM withdrawals in a U.S. dollars Fees are assessed per withdrawal. Please note that ATMs will not accept deposits.	\$3 per withdrawal MBG will provide a monthly credit of \$25 to offset ATM fees
	Foreign Exchange Rate Adjustment: You make card purchases, non-ATM cash transactions ("cashback") or ATM withdrawals in a currency other than U.S. dollars	3% of transaction amount after conversion to U.S. dollars. For additional information on foreign exchange rates, refer to the Deposit Account Agreement
	Debit Card Replacement	\$10 per card, upon request
	Debit Card Replacement – Rush Request: You request express shipping of a replacement debit or ATM card (Avoid this fee by requesting standard shipping)	\$35 per card, upon request

¹ ATM owners, domestic or foreign, may charge you additional fees for use of their machines. Additional foreign exchange fees may apply for ATM use outside of the US.

Wire Transfer Fees	Domestic and International Incoming Wire: A wire transfer is deposited into your account in U.S. dollars (USD).	\$15 per transfer
	Domestic Outgoing Wire: A service officer helps you send a USD wire to a bank account within the U.S.	\$35 per transfer
	Online Domestic Outgoing Wire: You use our online services at modernbank.com or MBG Mobile to send a USD wire from your account to a bank account within the U.S.	\$25 per transfer
	Consumer USD/FX International Outgoing Wire²: You send a wire to a bank account outside the U.S. in either U.S. dollars (USD) or foreign currency (FX)	\$40 per transfer

Overdraft Fees	<p>Overdraft: MBG pays a transaction during our nightly processing on a business day when your account balance is overdrawn.</p> <p>We won't charge an Overdraft Fee:</p> <ul style="list-style-type: none"> • If your debit card transaction was authorized when there was a sufficient available balance in your account • If your check or ACH is returned unpaid. However, we may charge an Overdraft Fee if a previously returned check or ACH is presented again and paid. • If your debit card transaction or ATM cash withdrawal request is declined. 	<p style="text-align: center;">\$35 Overdraft Fee per transaction</p> <p>during our nightly processing beginning with the first transaction that overdraws your account balance.</p> <ul style="list-style-type: none"> • Maximum of 3 fees per business day (up to \$105)
-----------------------	--	--

You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends and we start our nightly processing. If you have multiple accounts with us, contact one of our service representatives about setting up an end of day overdraft coverage sweep. For more information email us at branchservices@modernbank.com or via phone at +1-212-323-1125, Monday to Friday between 9:00am and 4:00pm Eastern Time Zone (ET).

Here are the cutoff times for some ways of making a deposit or transferring funds from another MBG account:

- At a branch before 4:00pm ET
- When transferring money on online at modernbank.com or MBG Mobile before 8:00pm ET

If you deposit a check, this assumes we do not place a hold and the check is not returned. Additional cutoff times apply to other transfers, including transfers from non-MBG accounts. Please visit modernbank.com for more information and service agreements. Please refer to your deposit agreement for our funds availability policy.

¹ Financial institutions may deduct processing fees and/or charges from the amount of the incoming or outgoing wire transfers, including on returned wire transfers. Any deductions taken by us may include processing fees charged by MBG. For wire transfers you send or we receive in a foreign currency, the exchange rate is determined by us in our sole discretion and will include a spread, which we may make a commission from when completing the foreign currency exchange. You should expect that these foreign exchange rates will be less favorable than rates quoted online or in publications. For additional information on these rates, refer to the Deposit Account Agreement.

Other Fees	<p>In Branch Stop Payment: You contact us and a service officer places your stop payment request on a check or ACH.</p>	<p>\$25 per stop payment</p>
	<p>Online Stop Payment: You use our online services at modernbank.com or MBG Mobile. Only some types of stop payments are available.</p>	<p>\$15 per stop payment</p>
	<p>Order for Checks or Supplies: An order of personal checks, deposit slips or other banking supplies.</p>	<p>Varies (based on items ordered)</p>
	<p>Cashier’s Check: A check issued by the bank, purchased at a branch, for any amount and to a payee you designate</p>	<p>\$30 per check</p>
	<p>Check Copies: A duplicate or image of a check.</p>	<p>\$5 per check copy</p>
	<p>Counter Check: A blank page of 3 personal checks we print upon your request at a branch.</p>	<p>\$3 per page</p>
	<p>Legal Processing: Processing of any garnishment, tax levy, or other court or administrative order against your accounts, whether or not the funds are actually paid.</p>	<p>Up to \$125 per order</p>
	<p>Foreign Item Deposited Fee: You deposit a check or other negotiable instrument drawn on a foreign bank.</p>	<p>\$30 per check</p>
	<p>Deposit Return Item: A check or other negotiable instrument that has been returned to the bank due to a problem with the payment.</p>	<p>\$15 per item</p>
	<p>Paper Statement: You request your monthly bank statements to be delivered in paper rather than electronic.</p>	<p>\$35 per statement per month</p>
<p>Duplicate Paper Statements: You request a duplicate paper copy of your bank statement (Not available for Customers with Online access).</p>	<p>\$15 per statement copy</p>	