

## Schedule of Account Features and Charges for DR Bank Accounts

As of March 6, 2026

**NOTE:** All of our personal banking products feature: no Online Banking fees, no Online Bill Pay fees, and we will charge you no ATM usage fees (Other banks may charge you to use their ATM with our ATM card).

### Basic Checking Accounts

- Non-Interest earning
- ATM and Debit Cards available
- Minimum Balance to open: \$0.00
- No Monthly Maintenance Service Charge

### Prime Checking Accounts

- Interest earning
- ATM and Debit Cards available
- Minimum Balance to open: \$0.00
- No Monthly Maintenance Service Charge
- Your interest rate and Annual Percentage Yield may change. For current interest rates and Annual Percentage Yields, please see our current Interest Rate Schedule.
- Frequency of Interest Rate Changes: we may change the interest rate on your Prime Checking account at any time.
- Determination of Rate: we may change the interest rate on your Prime Checking account at our discretion.
- Interest Computation Method: we use the daily balance method to calculate the interest on your account. This means we will apply a daily periodic rate to the principal in your account each day.
- Compounding and Crediting Frequency: interest will be credited and compounded every month.
- Effect of Closing Your Account: if you close your Prime Checking account before interest is credited, you will receive your accrued interest (on a pro rata basis from the first day of the earning period to the date the account is closed).

### Prime Savings Accounts

- Interest earning
- Monthly Statement
- ATM Cards available
- Minimum Balance to Open: \$0.00
- No Monthly Maintenance Service Charge
- Your interest rate and Annual Percentage Yield may change. For current interest rates and Annual Percentage Yields, please see our current Interest Rate Schedule
- Frequency of Interest Rate Changes: we may change the interest rate on your Prime Savings Account at any time
- Determination of Rate: we may change the interest rate on your Prime Savings Account at our discretion
- Interest Computation Method: we use the daily balance method to calculate the interest on your account. This means we will apply a daily periodic rate to the principal in your account each day.
- Compounding and Crediting Frequency: interest will be credited and compounded every month
- Effect of Closing Your Account: if you close your Prime Savings account before interest is credited, you will receive your accrued interest (on a pro rata basis from the first day of the earning period to the date the account is closed).

### Prime Money Market Accounts

- Interest earning
- Monthly Statement
- ATM Cards available
- Minimum Balance to open: \$0.00
- No Monthly Maintenance Service Charge
- Your interest rate and annual percentage yield may change. For current interest rates and annual percentage yields, please see our current Interest Rate Schedule.
- Frequency of Interest Rate Changes: we may change the interest rate on your Money Market account at any time
- Determination of Rate: we may change the interest rate on your Money Market account at our discretion
- Interest Computation Method: we use the daily balance method to calculate the interest on your account. This means we will

apply a daily periodic rate to the principal in your account each day.

- Compounding and Crediting Frequency: interest will be credited and compounded every month
- Effect of Closing Your Account: if you close your Money Market account before interest is credited, you will receive your accrued interest (on a pro rata basis from the first day of the earning period to the date the account is closed).

**Prime Certificates of Deposit, Certificates of Deposits and IRA Accounts (Including Jumbo Certificates)**

- Interest earning
- No maintenance fees
- Minimum deposit required to open: Please see our current Interest Rate Schedule (\$100,000 for Jumbo Certificates)
- After the account is opened, you may not make deposits into, or withdrawals of deposited funds from, the account until the maturity date
- Interest Computation Method: we use the daily balance method to calculate the interest on your account. This means we will apply a daily periodic rate to the principal in your account each day.
- Compounding and Crediting Frequency: interest will be credited and compounded every month. Interest will be credited at maturity, unless withdrawn sooner.
- We will impose a penalty if you withdraw any of the deposited funds before the maturity date.

**SCHEDULE OF OTHER ACCOUNT FEES**

Description	Fee
Account closed within 90 days of opening* <i>*Not applicable to Basic checking accounts</i>	\$10.00
Canadian Checks deposited	\$10.00
Check or Deposit Photocopy	\$3.00 per item
Check Printing	Dependent on check style selected
Check Stop Payment Fee	\$15.00
Checkbook Reconciliation, per hour	\$25.00
Coin Counting	\$2.00 per \$100 counted
Collection Items and Drafts	\$20.00 (Plus any fees assessed by other banks)
Currency Orders	Negotiated
Debit Paid or Returned for Insufficient Funds -each Check or ACH* <i>*Not applicable to Basic Checking</i>	\$0
Debit Paid or Returned for Uncollected Funds -each Check or ACH* <i>*Not applicable to Basic Checking</i>	\$0
Documentary Incoming or Outgoing Collections	\$20.00

Foreign Currency Purchases	\$12.50
Foreign Currency Redemptions	\$12.50
Interim Statement	\$10.00
Legal Attachments, Levies, Garnishments, etc.	\$50.00
Official Checks	\$5.00
Outgoing IRA Transfers	\$25.00
Overdraft Transfer Fee* <i>*Not applicable to Basic Checking</i>	\$0
Post Dated Check Fee	\$15.00
Research	\$25.00 per hour
Returned Deposit or Cashed Item	\$15.00
<b>EFT Charges</b>	
ACH Stop Payment Fee	\$15.00
ATM Card Replacement	\$5.00
Domestic Wire Transfers -Outgoing	\$15.00
Foreign Wire Transfers -Outgoing	\$30.00
Incoming Wire Transfers	\$15.00