

Client Account Services and Charges

Here is complete and clear information about all fees that may be charged for our services.

SERVICE CHARGES

In addition to offering the features you've come to expect from deposit products, Raymond James Bank accounts provide additional benefits designed for investment clients, some of which simply aren't available from most other banks. Raymond James Bank account benefits include:

- Linking your bank and brokerage accounts for easy access and transfer of funds, plus convenient consolidated monthly statements.
- Worldwide access to funds via an ATM card or Visa® CheckCard¹ at thousands of ATMs.
- Key features like direct deposit and automatic withdrawal, overdraft coverage, and FDIC insurance on your bank accounts up to \$250,000 per depositor.
- Online Banking and Bill Pay, giving you quick access to account information and the ability to pay bills using a desktop computer with supported operating systems and web browsers. Please contact Client Services at 1.800.718.2265, option 4, for additional information on supported operating systems and web browsers.

MISCELLANEOUS SERVICE CHARGES

ACH transactions	No charge	Check & deposit slip printing	Depends on style ordered and type of account
ATM or Visa® CheckCard or PIN replacement		Direct deposit	No charge
First two replacements.....	No charge	Dormant account ³	\$10/mo.
Third replacement, within six months.....	\$5	International Service Charge	Assessed for each purchase and ATM transaction you make with your Visa® CheckCard in a foreign currency that a net- work converts into a U.S. dollar amount.
ATM transaction ² (after monthly allocated free transactions)	\$1.25		
Chargeback fee (returned deposited item)	\$10		

continued

Nonsufficient funds fee (NSF Fee – Item returned)	\$30
Transactions that may trigger this fee include: checks, ACH debits, electronic checks, and other debit transactions authorized by you against your account.	
Notary Service	
Raymond James Bank clients	No charge
Non-clients	\$10
Official check for Bank clients	\$10
Official check for non-Bank clients	\$15
Online Banking	No charge
Overdraft fee (Item paid)	\$30
Transactions that may trigger this fee include: checks, ACH debits, electronic checks, and other debit transactions authorized by you against your account.	
Photocopy of past statement	\$5

Photocopy of check	three free annually, then \$3
Printout of transactions (prepared by Bank personnel)	\$3
Process transfer to beneficiary(ies) upon death	up to \$200
Reconciliation assistance, per hour (half-hour minimum)	\$25
Research, per hour (one hour minimum)	\$25
Retitling, depending on complexity	\$25-\$75
Special and other collection item ⁴	\$10
Wire transfers	
Domestic	
Outgoing	\$25
Foreign	
Outgoing	\$40

¹Subject to approval

²A fee may be assessed by a non Raymond James Bank ATM when an electronic fund transfer or a balance inquiry is initiated.

³An account is considered dormant if it has been inactive, with no client-generated activity, for either two years for savings accounts or one year for other deposit accounts.

⁴Special collection items include foreign checks and bond coupons that cannot be collected through the Federal Reserve Bank, certain types of drafts or checks that cannot be processed through normal check clearings and other items that require special attention.

Products, terms, conditions and charges subject to change.

Please see Rules and Regulations for Your Raymond James Bank Deposit Account or Rules and Regulations for Your Raymond James Bank Insured Cash Sweep (ICS) Account brochures for detailed account information.

RAYMOND JAMES® Bank

710 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // 800.718.BANK (2265)
 ONLINE BANKING CLIENT SERVICES 877.874.BANK (2265)
 TOLL-FREE LOAN LINE 888.457.LOAN (5626) // RAYMONDJAMESBANK.COM
 MAIN OFFICE 727.567.8000

MAILING ADDRESS:
 P.O. BOX 23558 // ST. PETERSBURG, FL 33742

EMAIL ADDRESS:
 RAYMONDJAMESBANK@RJBANK.COM

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