

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.¹
- Worldwide access to funds via an ATM card or Visa® CheckCard³ 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.²
- 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 and deposit slip orders	Please contact RJBank Client Services for pricing
ATM or Visa® CheckCard or PIN replacement		Direct deposit	No charge
First two replacements.....	No charge	Dormant account ⁵	\$10/mo.
Third replacement, within six months.....	\$5	International Service Charge	Third-party fee maybe be assessed.
ATM transaction ⁴	No charge		

continued

Notary Service		Reconciliation assistance, per hour (half-hour minimum)	\$25
Raymond James Bank clients	No charge	Research, per hour (one hour minimum)	\$25
Non-clients	\$10	Retitling, depending on complexity	\$25-75
Official check for Bank clients	\$10	Special and other collection item ⁶	\$10
Official check for non-Bank clients	\$15	Wire transfers	
Online Banking	No charge	Domestic	
Photocopy of past statement	\$5	Outgoing	\$25
Photocopy of check	three free annually, then \$3	Foreign	
Printout of transactions (prepared by Bank personnel)	\$3	Outgoing	\$40
Process transfer to beneficiary(ies) upon death	up to \$200		

¹Brokerage accounts are not offered by Raymond James Bank, are not insured by the FDIC and may lose value.

²Deposits are insured by the FDIC up to the maximum allowed by law. Additional information regarding FDIC insurance can be found at fdic.gov or by calling 877.ASK.FDIC (877.275.3342).

³Subject to approval

⁴A fee may be assessed by a non Raymond James Bank ATM when an electronic fund transfer or a balance inquiry is initiated.

⁵An 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.

⁶Special 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 terms and conditions of your account or Raymond James Bank Enhanced Savings Program Customer Agreement disclosures for detailed account information.

RAYMOND JAMES® *Bank*

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