

Schedule of Fees For Consumer & Business Deposit Accounts

Fees and Charges of the following may be assessed in addition to the fees disclosed in the Truth in Savings Disclosure and Customer agreements

Effective August 5, 2025

Insufficient Funds(NSF)/Uncollected Balances(UCF) ¹	\$35 /item	Account Reconciliation/Research	\$30 /hour
Returned Item (Business Account Only)	\$10 /item	(1-hour minimum)	
Negative Balance Collection Fee		Signature Guarantee	\$10 /each
- Personal Account	\$50	Legal Processing Fee/Tax Levy	\$100
- Business Account	\$100	(statement & check photocopy fee extra)	
In-clearing Check/ACH Charge	\$0.20 /item	Notarization	varies by state
(Analysis Accounts only: \$0.10 credit per \$100 avg. bal)			
Closing Account-within 3 months from opening	\$20	Collection Items	
Money Market/Savings Excess Transaction Fee ²	\$5 /item	- Domestic	\$30 /check
Dormant fee after 1 year of no customer activity ³	\$10 /month	- International	\$50 /check
Undeliverable Mail (After 2 Consecutive Return) ⁴	\$10	Fax Transfer	\$2 /each
Stop payment (1st Issue, Renewal: 6-month Expiration)		Bank Confirmation Letter	\$10 /each
- Issuing, Renewal	\$20 /check	Night Deposits: Canvas bags & Keys	\$50
- Cancellation of a stop payment	\$5 /check	(refundable security deposit per bag)	
Certificate of Account Balance	\$10 /each		
		Outgoing Remittance (Wire Transfer)	In-Branch On-line
Counter Check (Temporary Check)	\$1 /check	- Korea (Customer)	\$30 \$25
Cashier's/Certified Check	\$7 /check	- Korea (Non-customer: less than \$1,000)	\$40
Personal Money Order (Customer)	\$5 /check	- Domestic (U.S.)	\$30 \$25
Personal Money Order (Non-customer)	\$10 /check	- International	\$35 \$30
Fax Transmission: first page	\$5	- International FX	\$35
each additional page	\$2	- Wire Amendment Fee	\$20 \$15
Photocopy		Incoming Remittance (Wire Transfer): Customer	\$15 /each
- Paid Check, Deposited Check	\$8 /check		
- Deposited Ticket, Debit Memo Ticket	\$8 /each	Safe Deposit Boxes	
- Other requested Documents	\$8 /each	- Box Rental	varies by size
Statement	\$8 /each	- 30 Day Late Rental Fee	\$5
- Interim Statement	\$1 /page	- Lost / Replacement Keys	\$50
- Previous Monthly Statement	\$10 /month	- Lost Both Keys (Break Open)	Invoice Amount
- Snapshot Statement	\$5		
- Hold Statement	\$5 /month	ATM/Check(EFT) Card Service Fee	
Cash Deposit Counting		Our ATM	
0.10% of Aggregate Cash Deposit Exceeding \$10,000 /month		- Woori America Bank Customer	No Charge
		- Other Bank Customer	\$4.00 /each
Coin Charge		At Other ATM (Our customer)	
- Box Quarter (Debit Memo)	\$6	- Balance Inquiry	No Charge
- Box Dime & Nickel (Debit Memo)	\$4	- Transfers	\$2.00 /each
- Box Penny (Debit Memo)	\$2	- Withdrawals	\$2.00 /each
- Over 10 Roll Quarter (Debit Memo)	\$0.15	POS(Point of Sales) Purchase	
- Over 10 Roll Dime \$ Nickel (Debit Memo)	\$0.10	- ATM PIN'd Transaction	\$1.50 /each
- Over 10 Roll Penny (Debit Memo)	\$0.05	ATM/Check Card Re-issuance	\$10 /each
- Loose Coin Deposit per Roll (Debit Memo)	\$0.50		
		Short Term Deposit ⁵	
Internet Banking Service		- Same Day Withdrawal	\$200.00 /each
- General Service	No Charge	- 2 nd , 3 rd Day Withdrawal	\$100.00 /each
- Bill Payment Service	No Charge		
- Zelle® Transaction / Stop Payment	No Charge	Checkbook Order ⁶	varies by style

1 NSF/UCF fee applies to overdrafts created by Check, in person withdrawal, ATM withdrawal or other electronic means as applicable. For consumers, we will charge no more than ten NSF/UCF fee per day. We will not charge an NSF/UCF fee if your account balance at the end of the business day is overdrawn by \$5 or less. We will not charge an NSF/UCF fee for any item that is \$5 or less. We do not charge interest for the NSF/UCF items. For consumer accounts who reside in New York State, the Bank does NOT charge more than one NSF fee per transactions, regardless of how many times that transaction is presented for payment.

2 If you have more than six withdrawals/transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party during any monthly cycle.

3 Dormant fee: Checking Account - \$10, Savings/Money Market account – None

4 If your monthly account statement is returned to Woori America Bank twice, due to your failure to notify us of your address change, your account will be charged each time your monthly account statement is returned to us.

5 Business Accounts only. Fee will apply if 1) Aggregate daily deposit (cash, check, wire, ACH) of \$30MM or more is received and 2) Withdrawal (cash, check, wire, ACH) of \$10MM or more is made within 3 business days from the day of deposit.

6 We do not offer checkbook printing service directly. However, we may place a checkbook order to Deluxe® using your account information on behalf of you upon your request. Checkbook price, determined and charged by Deluxe®, varies by the quantity and style of your order.