

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 February 14, 2020

| | | | |
|--|----------------|---|-----------------|
| Insufficient Funds(NSF)/Uncollected Balances(UCF) ¹ | \$35 /per item | Account Reconciliation/Research | \$30 /hour |
| Returned Item | \$10 /per 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) | |
| Per Check/ACH Charge | \$0.20 | 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 /per item | - Domestic | \$30 /check |
| Dormant fee after 1 year of no customer activity ³ | \$10 | - 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 bag & Keys | \$50 |
| - Cancellation of a stop payment | \$5 /check | (refundable security deposit per bag) | |
| Certificate of Account Balance | \$10 /each | | |
| | | Outgoing Remittance(Wire Transfer) | On Line |
| Counter Check(Temporary Check) | \$1 /check | - Korea(Customer) | \$25 \$20 |
| Cashier's/Certified Check | \$7 /check | - Korea(Non-cust.: less than \$1,000) | \$40 |
| Personal Money Order(customer) | \$5 /check | - Domestic(U.S) | \$25 \$20 |
| Personal Money Order(non-customer) | \$10 /check | - International | \$30 \$25 |
| Fax Transmission: first page | \$5 | - Wire Amendment Fee | \$20 \$15 |
| each additional page | \$2 | | |
| Photocopy | | Incoming Remittance(Wire Transfer) | |
| - Paid Check, Deposited Check | \$8 /check | - Customer | \$15 |
| - Deposited Ticket, DEBIT MEMO Ticket | \$8 /each | Safe Deposit Boxes | |
| - Other requested Documents | \$8 /each | - Box Rental | Varies |
| Statement | | - 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 Bank Customer | No charge |
| | | - Other Bank Customer | \$2.50 /each |
| Coin Charge | | 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 TRX | \$1.50 /each |
| - Over 10 Roll Penny(DEBIT MEMO) | \$0.05 | - Check Card PIN'd TRX | \$0.50 /each |
| - Loose Coin Deposit per Roll(DEBIT MEMO) | \$0.50 | ATM/Check Card Re-issuance | \$10 /each |
| Internet Banking Service | | | |
| - General Service | No charge | | |
| - Bill Payment Service | No charge | | |

¹ NSF/UCF fee applies to overdrafts created by Check, in person withdrawal, ATM withdrawal or other electronic means as applicable.

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.