

Overdraft Protection Products (3)

	Overdraft Transfer Protection	Overdraft Loan Protection
Program Description	Links your checking account to a savings or money market account. Funds are automatically transferred to cover overdrafts.	Loan is automatically advanced to cover overdrafts (subject to credit approval)
Transfer Fee	\$5.00 per transfer	\$5.00 per transfer
Minimum Transfer Increments	\$100.00	\$100.00
Interest Rate on Loan Balance	N/A	15.00% Annual Percentage Rate
Minimum Monthly Payment	N/A	5% of balance / subject to \$25.00 minimum

(3) Without overdraft protection, overdraft fees are \$30.00 per returned or paid item, plus a daily overdraft fee of \$3.00 for each day the account remains in overdrawn status after seven (7) days.

International Services

Service	Fee
Foreign Wire Transfer - Outgoing	\$35.00
Foreign Wire Transfer - Incoming	\$10.00
Foreign Currency Drafts	*\$20.00 plus actual shipping costs
Collection of Foreign Item	*\$25.00 plus actual shipping costs
Foreign Currency Purchase	1.5% USD Equivalent (*\$7.50 minimum)
Foreign Currency Exchange	1.5% USD Equivalent (*\$7.50 minimum)

*Plus actual shipping costs.

Other Service Charges

Service	Fee
Account Research	\$25 per hour; \$10.00 minimum
Bond Redemptions / Coupon Collection	\$5.00
Cash On-Us Check for Non-Customer	No Charge
Cashed or Deposited Item Charge-Back	\$6.00
Cashier / Official Bank Check	\$5.00 (customers only)
Deposit / Loan Verification	\$15.00
Domestic Collection Item	\$10.00
Domestic Wire Transfer (Incoming)	No Charge
Domestic Wire Transfer (Outgoing)	\$15.00
Dormant Account Fee (Balance below \$100 and no customer activity for 12 or more months)	\$5.00 per month
Early Account Closure	\$15.00 if closed within 90-days
Express Shipping	\$15.00 2-day; \$20.00 overnight
Garnishments / Levies	\$75.00
Messenger Delivery / Pickup	\$25.00
Negative Balance Fee	\$3.00 per day after seven days
Night Deposit	\$25.00 per year (includes disposable bags)
Overdraft / Insufficient Funds	\$30.00 per item paid or returned
Replace Lost / Stolen Debit Card	\$5.00
Research Copies (including duplicate statements / item images)	\$1.50 per page
Stop Payment	\$25.00
Traveler's Checks (per \$100)	\$2.00



(703) 845-2700

WWW.JOHNMARSHALLBANK.COM



FEE SCHEDULE

Effective
September 1, 2008
(Subject to Change)



5860 Columbia Pike, Suite 104
Falls Church, Virginia 22041
703-845-2700 • Fax: 703-845-2718

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Personal Accounts	
Product	Fees
Free Checking Minimum to Open: \$100.00 Minimum Average Balance to Avoid Fee: \$0.00	No Charge
Interest Checking Minimum to Open: \$100.00 Minimum Average Balance to Avoid Fee: \$1,000.00	\$10.00 per month if minimum average balance is not maintained
Savings Minimum to Open: \$50.00 Minimum Average Balance to Avoid Fee: \$100.00	\$3.00 per month if minimum average balance is not maintained; \$3.00 per withdrawal in excess of three per month
Money Market Minimum to Open: \$100.00 Minimum Average Balance to Avoid Fee: \$1,000.00	\$10.00 per month if minimum average balance is not maintained; \$10.00 per withdrawal in excess of six per month

Personal Electronic Banking	
Product	Fees
John Marshall Bank Checkcard or Debit Card	No Charge
John Marshall Bank Allpoint® Checkcard or ATM card, offering surcharge free withdrawals at Allpoint® network ATM machines	No Charge
Foreign ATM Fee (account holders)	No Charge
Non-Account Holder ATM Fee at JMB ATM	\$2.00 per transaction

Personal Online Banking	
Product	Fees
Telephone Banking	No Charge
Internet Banking	No Charge
Bill Pay Plus (includes interbank transfer capability)	No Charge
Emailed Statements	No Charge

Business Accounts	
Product	Fees
Free Business Checking Minimum to Open: \$100.00 Minimum Average Balance to Avoid Fee: \$0.00 (includes up to 500 free transactions per month)	No monthly fee; \$.15 per transaction charge in excess of 500 per month
Commercial Checking - for businesses with more than 500 transactions per month. Commercial Checking is an “analyzed” account, where an “earnings credit” is applied to the average balance and is used to pay for bank services. Transaction fees associated with Commercial Checking are shown at the right	Monthly Maintenance: \$10.00 Charge Per Debit: .15 each Charge Per Credit: .25 each Deposited Items: .10 each
Business Interest Checking (2) Minimum to Open: \$100.00 Minimum Average Balance to Avoid Fee: \$1,000.00 (includes up to 500 free transactions per month) <i>(2) Sole Proprietors and Non-Profit Organizations Only</i>	\$10.00 per month if minimum average balance is not maintained; \$.15 per transaction charge in excess of 500 per month

Business Accounts (cont.)	
Business Savings Minimum to Open: \$50.00 Minimum Average Balance to Avoid Fee: \$100	\$3.00 per month if minimum average balance is not maintained; \$3.00 per withdrawal in excess of three per month.
Business Money Market Minimum to Open: \$100.00 Minimum Average Balance to Avoid Fee: \$1,000.00	\$10.00 per month if minimum average balance is not maintained; \$10.00 per withdrawal in excess of six per month.

Business Electronic / Online Banking	
Product	Fees
John Marshall Bank Business Checkcard or Debit Card	No Charge
Telephone Banking	No Charge
Internet Banking	No Charge
Bill Pay Plus (includes interbank transfer capability)	No Charge
Emailed Statements	No Charge

Commercial Cash Management Services (analyzed charges)

Maintaining a Commercial Checking Account qualifies you for the following additional Commercial Cash Management Services:

A. Repurchase Agreement Sweep Account

Available funds above a pre-determined threshold are swept to an overnight investment backed by US Government securities. Minimum to open is \$50,000.00. Monthly fee \$50.00.

Commercial Internet Banking Services			
	Set-Up Fee	Monthly Fee	Per Item Fees
Internet Banking & Bill Pay	No Charge	No Charge	No Charge
ACH	No Charge	\$10.00	\$2.50 per file \$.05 per item \$3.00 per return
Wire Transfers	No Charge	\$10.00	\$10.00 per wire
Positive Pay	No Charge	\$10.00	No Charge

Remote Deposit Service		
Scanner Type	Set-Up Fee	Monthly Fee
Single Feed Pocket	No Charge	\$45.00
Multi Feed Pocket	No Charge	\$75.00

Commercial Cash Handling Services	
Service	Fee
Bulk Cash / Coin Deposits	\$.01 per bill plus \$.50 per \$100 in coin
Rolled Coin	\$.50 per roll
Strapped Currency	\$.10 per strap
Armored Car Service	Case-by-case – ask for details