SCHEDULE OF FEES / SCHEDULE OF LIMITATIONS

BUSINESS BANKING ACCOUNTS

Effective as of 7.21.25

Live Oak Bank Tidal Business Checking Account Fees	
Account Fees	
Monthly Account Fee	No charge
Transaction Fees	
Checks Paid/Deposits	No charge
ACH, Debit Card	No charge
Foreign Transaction Fee	3% of transaction amount
ATM Fees	
Foreign ATM Fee	3% of transaction amount
ATM Fees	There are no ATM fees when you use an Allpoint ATM. However, if you use a non-Allpoint ATM, that financial institution may assess a transaction fee.
Miscellaneous Fees	
Stop Payment Fee	$25
Returned Item Fee	$10
Non-Sufficient Funds (NSF) Fee	No charge
Overdraft Fee	No charge
Legal Actions (tax levies, garnishments, etc.)	$50 minimum
Incoming Wire	$10
Outgoing Domestic Standard Wire	$19
Outgoing International Standard Wire	$40
Returned Wire Fee	$35
Debit Card Replacement	No charge
Expedited Debit Card	$25
Business Bill Pay	No charge
Expedited Bill Pay Fee	$10
Cashier's Check	No charge
Dormant Account Fee	If an account has no activity for 24 consecutive months ("no activity" is defined as no withdrawals, deposits, contact with a Customer Success Manager, nor customer log-ins to the online banking website), a monthly dormant account fee will be assessed beginning on the 25th month. If an account has a balance less than $10.01 then the amount of the fee will be the lesser of the account balance or $10.00 and the account will be closed. The dormant account fee will not lower the account balance beyond $0.00 and thus cannot overdraw the account.

Live Oak Bank Tidal Business Checking Account Limitations	
Limit Description	**Limit Amount**
Point-of-Sale (POS) Purchase Limit	$2,500 per day
ATM Limit	$1,000 per day

Live Oak Bank Business Essential Checking Account Fees
Account Fees

Monthly Account Fee	$10 each monthly statement cycle if the average daily balance for the monthly statement cycle falls below $1,000
Transaction Fees	
Checks Paid/Deposits	No charge
ACH, Debit Card	No charge
Foreign Transaction Fee	3% of transaction amount
ATM Fees	
Foreign ATM Fee	3% of transaction amount
ATM Fees	There are no ATM fees when you use an Allpoint ATM. However, if you use a non-Allpoint ATM, that financial institution may assess a transaction fee.
Miscellaneous Fees	
Stop Payment Fee- Phone	$25
Stop Payment Fee- Online	$10
Returned Item Fee	$5
Non-Sufficient Funds (NSF) Fee	No charge
Overdraft Fee	$25
Legal Actions (tax levies, garnishments, etc.)	$50 minimum
Incoming Wire	$10
Outgoing Domestic Standard Wire	$19
Outgoing International Standard Wire	$40
Returned Wire Fee	$35
Debit Card Replacement	No charge
Expedited Debit Card	$25
Business Bill Pay	No charge
Expedited Bill Pay Fee- Next Day	$34.95
Expedited Bill Pay Fee- 2nd Day	$29.95
Expedited Bill Pay Fee- Economy	$6.95
Cashier's Check	$10
Dormant Account Fee	If an account has no activity for 24 consecutive months ("no activity" is defined as no withdrawals, deposits, contact with a Customer Success Manager, nor customer log-ins to the online banking website), a monthly dormant account fee will be assessed beginning on the 25th month. If an account has a balance less than $10.01 then the amount of the fee will be the lesser of the account balance or $10.00 and the account will be closed. The dormant account fee will not lower the account balance beyond $0.00 and thus cannot overdraw the account.

Live Oak Bank Business Essential Checking Account Limitations

Initial Funding Requirement	
Minimum Deposit to Open	$100
Limit Description	**Limit Amount**
Point-of-Sale (POS) Purchase Limit	$5,000 per day
ATM Limit	$1,000 per day

Live Oak Bank Business Plus Checking Account Fees

Account Fees	
Monthly Account Fee	$25 each monthly statement cycle if the average daily balance for the monthly statement cycle falls below $25,000
Transaction Fees	

Checks Paid/Deposits	No charge
ACH, Debit Card	No charge
Foreign Transaction Fee	3% of transaction amount
ATM Fees	
Foreign ATM Fee	3% of transaction amount
ATM Fees	There are no ATM fees when you use an Allpoint ATM. However, if you use a non-Allpoint ATM, that financial institution may assess a transaction fee.
Miscellaneous Fees	
Stop Payment Fee- Phone	$25
Stop Payment Fee- Online	$10
Returned Item Fee	$5
Non-Sufficient Funds (NSF) Fee	No charge
Overdraft Fee	$25
Legal Actions (tax levies, garnishments, etc.)	$50 minimum
Incoming Wire	$10
Outgoing Domestic Standard Wire	$19
Outgoing International Standard Wire	$40
Returned Wire Fee	$35
Debit Card Replacement	No charge
Expedited Debit Card	$25
Business Bill Pay	No charge
Expedited Bill Pay Fee- Next Day	$34.95
Expedited Bill Pay Fee- 2nd Day	$29.95
Expedited Bill Pay Fee- Economy	$6.95
Cashier's Check	$10
Dormant Account Fee	If an account has no activity for 24 consecutive months ("no activity" is defined as no withdrawals, deposits, contact with a Customer Success Manager, nor customer log-ins to the online banking website), a monthly dormant account fee will be assessed beginning on the 25th month. If an account has a balance less than $10.01 then the amount of the fee will be the lesser of the account balance or $10.00 and the account will be closed. The dormant account fee will not lower the account balance beyond $0.00 and thus cannot overdraw the account.

Live Oak Bank Business Plus Checking Account Limitations

Initial Funding Requirement	
Minimum Deposit to Open	$100
Limit Description	**Limit Amount**
Point-of-Sale (POS) Purchase Limit	$5,000 per day
ATM Limit	$1,000 per day

Live Oak Bank Business Plus Analysis Checking Account Fees

Contact us for details	

Live Oak Bank Business Plus Analysis Checking Account Limitations

Initial Funding Requirement	
Minimum Deposit to Open	$100
Limit Description	**Limit Amount**
Point-of-Sale (POS) Purchase Limit	$5,000 per day

ATM Limit	$1,000 per day

Live Oak Bank Business Savings Account Fees	
Account Fees	
Monthly Account Fee	No charge
Miscellaneous Fees	
Stop Payment Fee	$25
Returned Item Fee	$5
Non-Sufficient Funds (NSF) Fee	No charge
Cashier's Check	$10
Legal Actions (tax levies, garnishments, etc.)	$50 minimum
Incoming Wire	$10
Outgoing Domestic Standard Wire	$19
Outgoing International Standard Wire	$40
Returned Wire Fee	$35
Dormant Account Fee	If an account has no activity for 24 consecutive months ("no activity" is defined as no withdrawals, deposits, contact with a Customer Success Manager, nor customer log-ins to the online banking website), a monthly dormant account fee will be assessed beginning on the 25th month. If an account has a balance less than $10.01 then the amount of the fee will be the lesser of the account balance or $10.00 and the account will be closed. The dormant account fee will not lower the account balance beyond $0.00 and thus cannot overdraw the account.

Live Oak Bank Business Certificate of Deposit (CD) Account Fees	
Account Fees	
Monthly Interest Disbursements Fee	No charge
Early Withdrawal Penalties	
Early Principal Withdrawal of a CD with a term less than 24 months	90 Days of Simple Interest
Early Principal Withdrawal of a CD with a term 24 months or greater	180 Days of Simple Interest

Live Oak Bank Business Account Miscellaneous Fees	
Miscellanous Fees	
Miscellanous	$10-$100