

Business Account Information

Checking Accounts, Savings Accounts, Money Market Accounts

Business Checking

Minimum balance to open account.....	\$50.00
Monthly maintenance fee.....	\$9.00
Average daily balance to avoid fee ¹	\$6,000.00
Per debit, credit and deposited item in excess of 100 per statement period. ²	\$0.50

Business Premium Checking

Minimum balance to open account.....	\$500.00
Monthly maintenance fee.....	\$20.00
Average daily balance to avoid fee ¹	\$15,000.00
Or Combined balance to avoid fee ³	\$25,000.00
Per debit, credit and deposited item in excess of 400 per statement period ²	\$0.35

Cash Management Checking

Minimum balance to open account.....	\$500.00
Monthly maintenance fee.....	\$18.00
Average daily balance to avoid fee.....	earnings credit may offset service charges
Per check paid fee.....	\$0.20
Per deposit fee.....	\$1.00
Per deposited item fee.....	\$0.18

Other Fees may apply

Community Business Checking

Minimum balance to open account.....	\$100.00
Monthly maintenance Fee.....	\$2.00*
* Monthly maintenance fee waived with e-statements.	
Average daily balance to avoid fee.....	no minimum balance required
Per debit fee in excess of 20 debits per monthly statement period.....	\$1.00

IOLTA Checking with Interest

(Interest On Lawyers Trust Account)

Minimum balance to open account.....	\$100.00
Monthly maintenance fee.....	None
Transaction fees.....	None

Business Power Money Market⁴

Minimum balance to open account.....	\$2,500.00
Monthly maintenance fee.....	\$10.00
Average daily balance to avoid fee ¹	\$5,000.00

Business Premium Savings⁴

Minimum balance to open account.....	\$1,000.00
Monthly maintenance fee.....	\$5.00
Average daily balance to avoid fee ¹	\$1,000.00

Common Interest Rate Disclosures

Business Days: Our business days are Monday through Friday. Federal holidays are not included.

Rate Information: Your interest rate and annual percentage yield may change.

Accrual of Interest: Interest begins to accrue on the business day of your deposit.

Determination of Rate and Frequency of Rate Changes: At our discretion, we may change the interest rate on your account at any time.

Compounding and Crediting Frequency: Interest will be compounded monthly. Interest will be credited to your account every month on the statement date.

Account Closing and Interest: If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Notice of Withdrawal: We reserve the right to at any time require no less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Fees could reduce earnings on your account.

Cash Management Services

Cash Management Services are available for Cash Management Checking Accounts. Pricing available upon request from Cash Management.

Automated Clearing House

Deposit Xpress

Lock Box Services

Sweep Services

Cash Management Online

Electronic Data Exchange (EDI)

Reconciliation Services

Zero Balance Services

1. To calculate the average daily balance we add the principal amount in the account for each day of the statement period and divide by the number of days in the statement period.

2. Transactions include checks paid, electronic items, deposits and deposited items.

3. Includes the average daily balance of business deposit accounts and balances of open end business credit accounts and closed end business loans held in the same business name, as of the statement cycle date.

4. Within any monthly statement cycle, you may make a total of six (6) withdrawals or transfers by pre-authorized, automatic, telephone, electronic, check, draft, debit card or similar order to another account or third party. You will be charged a \$15.00 fee for each withdrawal that exceeds that limit. If you abuse the limitations (i.e. have excessive transactions in each of the three months during a rolling 12 month period), we reserve the right to either close the account or convert it to a checking account. In-person withdrawals at a teller window, by mail or at an ATM are unlimited. Please refer to your Business Deposit Account Agreement for further details.

Business Service Fees

The following fees may be assessed on your account. Fees shown are for each transaction of the type shown, unless otherwise indicated:

ATM/Mastercard Debit Cards:

Expedited Card Replacement Fee	\$65.00
International ATM Transactions:	
Mastercard (M/C) Cross Border Fee	2.79% of US Dollar Amount
Mastercard (M/C) Currency Conversion Fee	0.21% of US Dollar Amount
Non-BankRI ATM Transactions	\$2.50
POS Charge (purchase made with ATM/Debit Card).....	\$0.25
Replacement ATM/Debit Card Fee	\$5.00
Audit Confirmation.....	\$35.00
Cashier's Check	\$7.50
Check Orders.....	Prices vary depending on style
Collection Item Fee	\$30.00
Chargeback Item Fee (Returned Deposited Item).....	\$10.00
Coin/Currency Orders (per order).....	\$5.00
Counter Checks per page.....	\$2.00
Escheatment Fee, per account or such lesser rate as may be set by law.....	\$65.00
Foreign Drafts.....	\$30.00
Legal Process Fee, (e.g. attachment, levy or garnishment) per occurrence or such lesser rate as may be set by law	\$100.00
Money Order	\$5.00
Monthly Dormant Account fee.....	\$5.00
Overdraft Fees:	
Paid Item Fee ¹ – when we pay an overdraft item, per item	\$35.00
Returned Item Fee ¹ – when we return an overdraft item unpaid, per presentment of each item	\$35.00
Overdraft Line of Credit Annual Fee ²	
Lines of \$5,000 or less.....	\$25.00
Lines over \$5,000.....	\$50.00
Sweep Transaction Fee - Overdraft Protection Transfer from a Deposit Account, Per transfer	\$5.00

Research

Research Fee - per hour	\$30.00
Copy Fee per item or per page (Copy of Checks, Transaction Slips, Money Orders, Cashier's Checks or Deposited Items)	\$5.00
Duplicate or Interim Statement fee	\$5.00
Statement Copy with images fee	\$10.00
Stop Payment, all items including ACH & bill pay.....	\$30.00

Safe Deposit Box Rental Fees:

(Check availability of size with your Branch Representative).

Safe Deposit Box Annual Fee	Varies by Size*
Safe Deposit Box Drilling Fee	\$175.00
Late Fee	\$15.00
Replacement Key Fee.....	\$35.00

*Contents of safe deposit boxes are not FDIC or Bank insured. Boxes are located at most branch locations and sizes available may vary.

Wire Transfer Fees:

Domestic:

Incoming.....	\$15.00
Outgoing.....	\$28.00

International:

US Dollar Incoming	\$15.00
US Dollar Outgoing.....	\$40.00
Foreign Currency Incoming.....	\$ 0.00
Foreign Currency Outgoing	\$25.00
Wire Trace Fee	\$30.00

See footnotes below for details on fee waivers/refunds.

1. You will be charged a Returned Item Fee each time we return unpaid for a non-sufficient available balance an item that is presented for payment, even if that item has previously been presented and returned for a non-sufficient available balance and you were previously charged a Returned Item Fee for that return. Further, you will be charged a Paid Item Fee if we honor or pay the item or transaction when you have a non-sufficient available balance even if you were previously charged Returned Item Fees when the item or transaction was previously returned, rejected, or declined. We have no obligation to notify you if we honor, pay, return or decline an item or transaction for a non-sufficient available balance.

2. Refer to Overdraft Line of Credit Agreement for more details.

To request additional information about Bank Rhode Island's products and services, please visit your local branch, call us at 866-422-6574, or visit us online at: bankri.com.

Telephone Banking: 401-477-1100