

Business Deposit Account Fees & Disclosures

Effective as of June 2025



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Commercial & Healthcare MAHT & IOLTA Business Savings Additional Banking Services



Rise Business Checking

Ideal for sole proprietorships and start-ups with limited account activity

Minimum Opening Deposit \$100.00	
Daily Balance to avoid imposition of fees \$500.00	

(No balance requirement for the first two statement cycles) A fee of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

Business Transaction Fees

A single fee will be charged for all additional transactions over 50 per statement cycle.

- First 50 total combined transactions*..... No Charge
- Fee per each additional transaction over 50...\$0.50

Interest:

This is a non-interest bearing account. Interest will not be paid on this account.

Bright Business Checking

Ideal for small business and community organizations with low account activity

Minimum Opening Deposit \$10	0.00
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Daily Balance to avoid imposition of fees...... \$2,500.00

(No balance requirement for the first two statement cycles) A fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Business Transaction Fees

A single fee will be charged for all additional transactions over 125 per statement cycle"

First 125 total combined transactions*..... No ChargeFee per each additional transaction over 125.... \$0.40

Interest:

This is a non-interest bearing account. Interest will not be paid on this account.

Additional Specific Account Details

Incoming Domestic Wires	No Charge
Reverse Positive Pay	No Charge

Bright Plus Business Checking

Ideal for businesses with moderate monthly account activity

Minimum Opening Deposit	\$100.00
Daily Balance to avoid imposition of fees	\$25,000.00

(No balance requirement for the first two statement cycles) A fee of \$30.00 will be imposed every statement cycle if the balance in the account falls below \$25,000.00 any day of the cycle.

Business Transaction Fees

A single fee will be charged for all additional transactions over 250 per statement cycle.

First 250 total combined transactions*...... No Charge
Fee per each additional transaction over 250..... \$0.40

Interest:

This is a non-interest bearing account. Interest will not be paid on this account.

Additional Specific Account Details

- Incoming Domestic Wires.....
 No Charge
- 2 Outgoing Domestic Wires per statement cycle No Charge

Treasury Management Services available upon request. Separate agreement(s) required and additional fees apply.

* The term "total combined transactions" refers to any combination of checks deposited (ATM, branch, mobile deposit), checks paid, electronic debits, electronic credits, (including debit card transactions), deposit tickets, and account transfers. The total includes the number of transactions in this account.

Refer to the Forbright Business Banking Fee Schedule for other services and standard fees.

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Commercial Analysis Checking

Ideal for businesses with a high volume of account activity

Minimum Opening Deposit	\$0.00
Monthly Service Fee	\$10.00
Monthly Paper Statement Fee. (No fee for the first six statement cycles after account opening)	\$5.00
Monthly Transaction Fees	
Credits/deposits per item Preauthorized Credit per item Preauthorized Withdrawal per item Items Deposited Checks Paid/debits per item	\$0.10 \$0.15 \$0.12 \$0.10 \$0.15

Interest: This is a non-interest bearing account. Interest will not be paid on this account.

Additional Specific Account Details

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Account is eligible for earnings credit which may be applied to reduce or eliminate fees. The earnings credit rate (ECR) is a variable rate and at the bank's discretion may be changed at any time. ECR is calculated by applying a monthly periodic rate to the monthly average positive available balance in the account each month as follows: monthly average positive available balance x ECR / days in the year x days in the month. Multiple Commercial Analysis Checking accounts may be grouped together for analysis of balances and fees. Analysis account statements show the transactions made on the account, services provided, and the corresponding fees for the statement period. A monthly analysis statement is available via Business eBanking upon request at no charge.

Treasury Management Services available upon request. Separate agreement(s) required and additional fees apply.

Refer to the Forbright Business Banking Fee Schedule for other services and standard fees.

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Commercial & Healthcare MAHT & IOLTA Business Savings Additional Banking Services



Healthcare Analysis Checking

Specifically designed and available for clients referred by our National Healthcare Lending line of business

Minimum Opening Deposit	\$0.00
Monthly Service Fee	\$10.00
Solution \$ (No fee for the first six statement cycles after account opening)	\$5.00
Monthly Transaction Fees Credits/deposits per item Preauthorized Credit per item Preauthorized Withdrawal per item Items Deposited Checks Paid/debits per item. Deposit Return Item. No Checks Paid/debits per item. Solution of the second se	\$0.10 \$0.15 \$0.12 \$0.10 \$0.15 targe \$0.09 30.00

When linked to a Forbright Bank account/loan. No Charge When not linked to a Forbright Bank account/loan. \$75.00 Monthly Remote Deposit Capture (RDC) per account. \$60.00 Per item captured. \$0.09

Interest: This is a non-interest bearing account. Interest will not be paid on this account.

Additional Specific Account Details

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Account is eligible for earnings credit which may be applied to reduce or eliminate fees. The earnings credit rate (ECR) is a variable rate and at the bank's discretion may be changed at any time. ECR is calculated by applying a monthly periodic rate to the monthly average positive available balance in the account each month as follows: monthly average positive available balance x ECR / days in the year x days in the month. Multiple Commercial Analysis Checking accounts may be grouped together for analysis of balances and fees. Analysis account statements show the transactions made on the account, services provided, and the corresponding fees for the statement period. A monthly analysis statement is available via Business eBanking upon request at no charge.

Treasury Management Services available upon request. Separate agreement(s) required and additional fees apply.

Refer to the Forbright Business Banking Fee Schedule for other services and standard fees.

Business Checking Commercial & Healthcare MAHT & IOLTA Business Savings Additional Banking Services



MAHT Analysis Checking

Designed for clients that require Maryland Affordable Housing Trust (MAHT) accounts.

Minimum Opening Deposit	\$1.00
Monthly balance to avoid imposition of fees	\$0.00
Monthly balance obtain the annual percentage yield (APY) disclosed	\$0.00

Rate Information

Rates subject to change at our discretion at any time without notice. Please visit our website ForbrightBank.com for current interest rates.

Compounding and crediting frequency

Interest will be compounded daily. Interest will be credited to your account every month.

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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Effect of closing an account

If you close your account before interest is credited, you will receive the accrued interest.

Transaction Limits

No transaction limitations apply to this account.

Monthly Transaction Fees

No charge for check deposits, checks posted, electronic credits, electronic debits or drafts, incoming wire transfers, outgoing wire transfers, withdrawals, account transfers or monthly cash in/out.

Additional Information

No charge for check orders, cashier's checks, nonsufficient funds (NSF) fees, overdraft (OD) fees, uncollected (UC) fees, continuous overdraft (OD) fees, paper statements, or stop payments (placed online or in-branch). Monthly Account Analysis Statement available via Business eBanking upon request and is separate from your deposit statement.

Treasury Management Services available upon request. Separate agreement(s) required and additional fees apply. A separate deposit account is required to be linked to the MAHT for billing fees that are the responsibility of our client, the Title Insurer or Title Insurance Producer.

MAHT ACCOUNT ORGANIZATION - We have organized your MAHT account in a nontraditional way. Your MAHT account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontraditional transaction subaccount (e.g., a savings subaccount). You cannot directly access the nontraditional transaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your MAHT account operates, but this organization makes us more efficient and helps to keep costs down.

Refer to the Forbright Business Banking Fee Schedule for other services and standard fees.

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IOLTA Analysis Checking

Designed for Interest on Lawyer's Trust (IOLTA) and Interest on Trust (IOTA) accounts.

Minimum Opening Deposit	\$1.00
Monthly balance to avoid imposition of fees	\$0.00
Monthly balance obtain the annual percentage yield (APY) disclosed	\$0.00

Rate Information

Rates subject to change at our discretion at any time without notice. Please visit our website ForbrightBank.com for current interest rates.

Compounding and crediting frequency

Interest will be compounded daily. Interest will be credited to your account every month.

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.

Accrual of interest on noncash deposits

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Effect of closing an account

If you close your account before interest is credited, you will receive the accrued interest.

Transaction Limits

No transaction limitations apply to this account.

Monthly Transaction Fees

No charge for check deposits, checks posted, cashier's checks, electronic credits, electronic debits or drafts, incoming wire transfers, outgoing wire transfers, withdrawals, account transfers or monthly cash in/out.

Additional Information

No charge for check orders, cashier's checks, nonsufficient funds (NSF) fees, overdraft (OD) fees, uncollected (UC) fees, continuous overdraft (OD) fees, paper statements, or stop payments (placed online or in-branch). Monthly Account Analysis Statement available via Business eBanking upon request and is separate from your deposit statement.

Treasury Management Services available upon request. A separate deposit account is required to be linked to IOLTA or IOTA for billing fees that are the responsibility of the lawyer or law firm maintaining the IOLTA or IOTA.

IOLTA or IOTA ACCOUNT ORGANIZATION - We have organized your IOLTA or IOTA account in a nontraditional way. Your IOLTA or IOTA account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontraditional transaction subaccount (e.g., a savings subaccount). You cannot directly access the nontraditional transaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your IOLTA or IOTA account operates and the way a traditionally organized IOLTA or IOTA account operates, but this organization makes us more efficient and helps to keep costs down.

Refer to the Forbright Business Banking Fee Schedule for other services and standard fees.

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Bright Business Savings

Ideal for clients who prefer to keep savings separate from operating funds and earn interest.

S25	50.00
S \$ \$ \$ \$ \$	50.00
Monthly balance obtain the annual percentage yield (APY) disclosed	0.00
Rate Information This is a tiered rate account. Rates subject to change at our discretion at any time without notice. Please visit our website ForbrightBank.com for current interest	st rates.
Compounding and crediting frequency Interest is compounded daily and credited to the account monthly.	
Balance computation method Daily periodic rate is applied to the principal in the account each day of the statement cycle.	
Accrual of interest on noncash deposits Interest begins to accrue no later than the business day Forbright Bank receives credit for the deposit of noncash items (for example, checks).	
Effect of closing an account If you close your account before interest is credited, you will receive the accrued interest.	
Monthly Transaction Fees	
Credits and deposited items No Ch (This includes paper and electronic deposits and credits to the account)	narge
Withdrawals/Transfers Six (6) withdrawals and transfers per monthly statement cycle No Ct Excessive Transaction Fee. \$2	narge 20
This fee will be charged for each transaction exceeding six (6) in a statement cycle. See "Transaction limitations" section below for more details.	
Additional Specific Account Details Incoming domestic wiresNo Characteristics	arge

Transaction limitations: You may make up to six transfers or withdrawals by means of a preauthorized, automatic, or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

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Commercial & Healthcare MAHT & IOLTA Business Savings Additional Banking Services

Platinum Business Money Market Account

Ideal for those that have a relationship with Forbright Bank that spans more than one account.

Minimum opening deposit	. \$2,500.00
Minimum opening deposit	\$2,500.0
Monthly balance to obtain the annual percentage yield (APY) disclosed You must maintain a minimum balance of \$2,500 in the account each day to obtain the disclosed annual percentage yield.	
Rate Information Rates subject to change at our discretion at any time without notice. Please visit our website ForbrightBank.com for current interest rates.	
Compounding and crediting frequency Interest is compounded daily and credited to the account monthly.	
Balance computation method Daily periodic rate is applied to the principal in the account each day of the statement cycle.	
Accrual of interest on noncash deposits Interest begins to accrue no later than the business day Forbright Bank receives credit for the deposit of noncash items (for example, checks).	
Effect of closing an account If you close your account before interest is credited, you will receive the accrued interest.	
Monthly Transaction Fees	
Credits and deposited items. (This includes paper and electronic deposits and credits to the account)	No Charge
Withdrawals/Transfers Six (6) withdrawals and transfers per monthly statement cycle Excessive Transaction Fee This fee will be charged for each transaction exceeding six (6) in a statement cycle. See "Transaction limitations" section below for more details.	

Additional Specific Account Details

Incoming domestic wiresNo C	Charge
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Transaction limitations: You may make up to six transfers or withdrawals by means of a preauthorized, automatic, or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

Additional Terms:

- 1. A minimum relationship balance* of \$250,000 must be maintained with Forbright Bank to qualify for this offering. If the total relationship balance falls below \$250,000, the account may be converted into a Bright Business Savings Account.
- 2. First order of Forbright Bank money market checks is free.

*The term "Relationship Balance" refers to total combined average balance maintained in all Forbright Bank deposit accounts.

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Certificates of Deposit

Our Certificate of Deposit (CD) Accounts give you the opportunity to save for your goals and support a brighter future.

Rate Information

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Interest on your account will be paid until the maturity date of the certificate. Rates subject to change at our discretion at any time without notice. Please visit our website ForbrightBank.com for current interest rates.

Compounding frequency

Interest will be compounded daily and credited to your account every month. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Minimum balance requirements - You must deposit \$1,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

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.

Transaction limitations - After the account is opened, you may not make deposits into or principal withdrawals from the account until the maturity date.

Early withdrawal penalties: A 45-day hold will be placed on your initial deposit. No early withdrawals are allowed within the first 45 calendar days of new account opening. A penalty will be imposed for withdrawals before maturity. In some cases, you may owe interest that you have not earned and this can result in a loss of principle.

- If your account has an original maturity of less than 24 months: A penalty equal to three (3) months interest will be charged to your account.
- If your account has an original maturity of 24 months or more: A penalty equal to six (6) months interest will be charged to your account.

Automatically renewable time account - This account will automatically renew at maturity. You have a grace period of ten (10) calendar days from (and inclusive of) the maturity date to withdraw the funds without being charged a penalty. This 10 day period includes the maturity date.

Additional Fees - Additional fees may apply. Please refer to the Fee Schedule for more information.

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FEE SCHEDULE AND RELATED CHARGES



Business Debit Card and Automated Teller Machine (ATM) Services

Forbright Bank ATM Fee)
ATM Surcharge Fee at foreign ATMs \$0.00)
(Fees charged for withdrawals at ATMs we do not own will be reversed within one business day)
• Debit Card Replacement Fee (first replacement is no charge) \$10.00)
Debit Card Expedited Shipping Fee \$25.00)

Check Services

- Cashier's Check Fee
 \$10.00

Coin and Currency Fees

Coin Rolling	\$0.25 per roll
Cash IN/OUT up to and including \$15,000 monthly	
Cash IN/OUT over \$15,000 per \$1000 monthly	\$0.15

Confirmation/Verification/Legal Processing Services

- Account Verification per account (not charged for CDs or closed accounts).. \$15.00

(Levies, Attachments, Garnishments per order (not charged on closed accounts)

Deposited Item Services

Deposit Adjustment per deposit	\$5.00
Foreign Item Deposit per item	\$20.00
Return Deposit Item Fee	
Return Deposit Item Special Handling	

Nonsufficient Funds (NSF) and Overdraft (OD) Fees

- OD Funds Paid Charge per item presented (Overdraft Funds Paid Charge)...... \$32.00
- NSF Returned Item per item presented (Nonsufficient Funds Return)...... \$32.00
- UC Funds Charge per item presented (Uncollected Funds Charge)...... \$32.00

Online Banking Services

- Business eBanking and Mobile App.....No Charge
- Business Mobile Deposit Service.....
 No Charge
 - Online Bill Pay..... No Charge
- Soft Token issuance No Charge (Token authentication is required for money movement services within Business eBanking)

Statement Services

- Statement copy per statement including Analysis Statement copy..... \$5.00
- Multiple Address for statement delivery per address...... \$10.00
- Paper Statement Fee per statement cycle on business checking
 accounts opened before 10/26/2020 No Charge

Stop Payment Services

- Check Stop Payment Order per item (in Branch) \$30.00
- Online Check Stop Payment Order......
 \$10.00
- Online Check Stop Payment Order (Healthcare Analysis Checking)... \$30.00

Wire Transfer Services

- Incoming Domestic Wire Transfer per wire...... \$10.00
- Incoming International Wire Transfer per wire...... \$15.00
- Outgoing Domestic Wire Transfer per wire...... \$25.00
- Outgoing International Wire Transfer per wire......\$35.00

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Account Services

٠	Zero Balance Account (ZBA) or Sweep Transfer monthly fee per account	\$25.00
٠	Zero Balance Account (ZBA) or Sweep Transfer monthly fee per account when transferring to ICS account or Forbright credit line	Charge
٠	Zero Balance Account (ZBA) or Sweep Transfer monthly fee per account for Healthcare Analysis Checking	\$75.00
٠	Zero Balance Account (ZBA) or Sweep Transfer monthly fee per account for Healthcare Analysis Checking to another Forbright account or loanNo	Charge
٠	Deposit Account Control Agreement (DACA) monthly fee per account	\$250.00
٠	External Automatic Transfer Monthly	\$75.00
٠	Excess Transactions – Fee will be charged for each transaction exceeding six (6) in a statement cycle ¹	\$20.00
	(Applies to Platinum Business Money Market and Bright Business Savings)	

Optional Services - Separate Agreements Apply

Online Wire Service Fee per month per account	er company ID
ACH Service (SEC Codes PPD, CCD and CTX) per month per	er company ID
ACH Batch per file Fee	
ACH Return Item Fee per item	
ACH Federal Tax Payment Service Fee	
ACH State Tax Payment Service Fee	No Charge
 ACH File Upload Service Fee per month per compo 	any ID
Remote Deposit Capture monthly fee per account	\$30.00
	Ithcare Analysis Checking
Remote Deposit Scanner options (scanner must be purcha	
 Panini MI Deal (compatible with Mac OS) 	\$500.00
 Panini Vision X RDC 15 DPM 25 Ink Jet (25 documer 	its per minute feeder tray)\$550.00
	ts per minute feeder tray)\$840.00
	No Charge
• Fraud Prevention Solutions – All services are monthly per ac	
	\$5.00
	\$10.00
Pavee Positive Pay Service requires Check Positive	Pay Service
Reverse Positive Pay Service	\$5.00
Reporting	
	nthly per company ID No Charge
	thly per company ID\$50.00
	er account
SFTP (Secured File Transfer Protocol) Services – All services of	
	\$200.00
	\$200.00
ICL (Image Cash Letter)	\$200.00
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1 Transaction limitations: You may make up to six transfers or withdrawals by means of a preauthorized, automatic, or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

Refer to the specific account disclosure for any fees that are unique to that account type.

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Forbright Bank Customer Service

Business Banking

Hours: Monday to Friday, 9 a.m.–8 p.m. ET (With the exception of holidays) Call: 888-855-7778 Email:customerservice@forbrightbank.com

Business Inquiries

Email:info@forbrightbank.com

Treasury Solutions Inquiries

Email:treasurymanagement@forbrightbank.com

Forbright Bank Branch Locations

Our full-service branch locations are open Monday to Friday, 9 a.m.-5 p.m. ET, with the exception of holidays. (See full list of closures on our website at forbrightbank.com/about-us/locations/)

Potomac, MD

7963 Tuckerman Lane Potomac, MD 20854 301-299-8599 Fax: 301-299-9022

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Rockville, MD

1700 Rockville Pike, Suite 100 Rockville, MD 20852 301-984-6000

Business Checking Commercial & Healthcare MAHT & IOLTA Business Savings Additional Banking Services