

PERSONAL BANKING

Helm Checking Account

- Non-interest bearing account.
- \$25,000.00 minimum daily balance.
- A monthly Account Service Charge of \$100.00 will be assessed every statement cycle if the balance in the account falls below \$25,000.00 on any day of the month.

Minimum Daily Balance:

\$25,000.00 or more.

\$24,999.99 or less.

Account Service Charges:

No Charge.

\$100.00 per monthly statement cycle.

Helm NOW Account

- Interest bearing account.
- \$25,000.00 minimum daily balance
- A monthly Account Service Charge of \$100.00 will be assessed every monthly statement cycle if the balance in the account falls below \$25,000.00 on any day of the month.

Average daily balance computation method:

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield (APY).

Minimum Daily Balance:

\$25,000.00 or more.

\$24,999.99 or less.

Account Service Charges:

No Charge.

\$100.00 per monthly statement cycle.

Helm Money Market Account

- Interest bearing account.
- \$25,000.00 minimum daily balance
- A monthly Account Service Charge of \$100.00 will be assessed every monthly statement cycle if the balance in the account falls below \$25,000.00 on any day of the month.

Average daily balance computation method:

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield (APY).

Minimum Daily Balance:

\$25,000.00 or more.
\$24,999.99 or less.

Account Service Charges:

No Charge.
\$100.00 per monthly statement cycle.

Helm Savings Account

- Interest bearing account.
- \$5,000.00 minimum daily balance.
- A monthly Account Service Charge of \$100.00 will be assessed every statement cycle if the balance in the account falls below \$5,000.00 on any day of the month.

Average daily balance computation method:

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield (APY).

Minimum Daily Balance:

\$5,000.00 or more.
\$4,999.99 or less.

Account Service Charges:

No Charge.
\$100.00 per monthly statement cycle.

Helm Certificate of Deposit

- Interest rate fixed until maturity.
- You must deposit \$10,000.00 to open this account.
- No additional deposits until maturity.
- Certificate of Deposits renew automatically at maturity unless you choose to withdraw the funds. We will send you a maturity notice prior to renewal.
- Maturities range from 30 days to 60 months.
- A penalty is assessed for early withdrawal of funds.

Please refer to the Bank's **Account Agreement Terms & Conditions and Certificate of Deposit Agreement** for detailed information about early withdrawal penalty and additional terms.

BUSINESS BANKING

Helm Business Checking Account

- Non-interest bearing account.
- \$25,000.00 minimum daily balance.
- A monthly Account Service Charge of \$100.00 will be assessed every statement cycle if the balance in the account falls below \$25,000.00 on any day of the month.

Account Transaction Fees:

\$0.15 per debit posted

Consists of ACH debits, preauthorized debits, wire transfer withdrawal and other debits.

\$0.25 per credit posted

Consists of ACH credits, direct deposit, wire transfer and other credits.

\$0.15 per deposited posted

Consists of non-electronic deposits.

Earnings Credit:

An earnings credit is used to offset monthly service charges. The earnings credit is a variable rate that the Bank can change at any time. You pay service charges when your fees exceed your earnings credit in a given month.

Helm Business Money Market Account

- Interest bearing account.
- \$25,000.00 minimum daily balance.
- A monthly Account Service Charge of \$100.00 will be assessed every monthly statement cycle if the balance in the account falls below \$25,000.00 on any day of the month.

Average daily balance computation method:

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield (APY).

Minimum Daily Balance:

\$ 25,000.00 or more.

\$ 24,999.99 or less.

Account Service Charges:

No Charge.

\$100.00 per monthly statement cycle.

Helm Business Savings Account

- Interest bearing account.
- \$5,000.00 minimum daily balance
- A monthly Account Service Charge of \$100.00 will be assessed every monthly statement cycle if the balance in the account falls below \$5,000.00 on any day of the month.

Average daily balance computation method:

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield (APY).

Minimum Daily Balance:

\$5,000.00 or more.

\$4,999.99 or less.

Account Service Charges:

No Charge.

\$100.00 per monthly statement cycle.

Helm Business Certificate of Deposit

- Interest rate fixed until maturity.
- You must deposit \$10,000.00 to open this account.
- No additional deposits until maturity.
- Certificate of Deposits renew automatically at maturity unless you choose to withdraw the funds. We will send you a maturity notice prior to renewal.
- Maturities range from 30 days to 60 months.
- A penalty is assessed for early withdrawal of funds.

Please refer to the Bank's **Account Agreement Terms and Conditions & Certificate of Deposit Agreement** for detailed information about early withdrawal penalty and additional terms.

LOANS

Residential Real Estate

Helm Bank USA offers loans for the purchase or refinancing of primary residences, secondary homes, and investment properties. We offer competitive rates, a quick approval process and terms up to 30 years.

Second Mortgages and Home Equity Line of Credit

The equity you have built in your home can open the door for other opportunities. Helm Bank USA offers term loans or revolving lines of credit. Your home equity can help you improve or renovate your home, finance a major purchase or have convenient access to funds.

Car and Truck Loans

Helm Bank USA offers car and truck loans to domestic and foreign national customers for the purchase of new and used vehicles. We specialize in foreign national buyers with little to no credit history in the United States.

Commercial Real Estate

Helm Bank USA wants to support the growth of your successful business and assist you in meeting your business goals. Our commercial real estate programs provide the appropriate options to either finance or refinance your commercial property.

DISCLOSURES

Please refer to the Bank's Account Agreement Terms and Conditions for more information on the following Regulations:

- Truth-in-Savings Disclosure regarding Account Terms.
- Funds Availability Policy.
- Substitute Checks.
- Error Resolution and Cancellation Disclosure Statement.
- E-Sign Act Disclosure Statement.
- Privacy Disclosures.

FEES

ATM Card and Debit Card Fees		
Fee Name / Description	Fee Amount	Other Important Information About This Fee
Replacement ATM or Debit Card Fee	\$25.00 per card	<ul style="list-style-type: none"> • Fee assessed for each request received for a replacement of a card. • The replacement fee does not apply when we replace a card upon expiration. • First replacement is free of charge. <p><i>Courier Fees may apply for the delivery of the replacement cards. Refer to Other Account Fees.</i></p>
Rush Replacement ATM or Debit Card Fee	\$35.00 per card	<ul style="list-style-type: none"> • Fee assessed for each request received for a rush replacement of a card. <p><i>Courier Fees may apply for the delivery of the replacement cards. Refer to Other Account Fees.</i></p>
International Transaction Fee	1% of the U.S. dollar amount of the transaction	<ul style="list-style-type: none"> • Fee applies if you use your card to purchase goods and services in a foreign currency or in U.S. dollars with a foreign merchant. • Fee also applies if you use your card to obtain foreign currency from an ATM.
ATM Fees		
Fee Name / Description	Fee Amount	Other Important Information About This Fee
Non-Helm Bank USA ATM Fee for:		
ATM Service Charge (SV CHG) Withdrawals and balance inquiries	\$2.50 each	<ul style="list-style-type: none"> • When you use a non-Helm Bank USA ATM, you may also be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry.

24 hour ATM banking services at these access points:



Bill Payment		
Fee Name / Description	Fee Amount	Other Important Information About This Fee
Bill Payment Service (iPay)	\$5.00 per item	<ul style="list-style-type: none"> iPay services includes bill payment, email payments and Pay an Individual.

Checks	
Fee Name / Description	Fee Amount
Cashiers Check	\$20.00 per request
Replacement Check	\$20.00 per request
Deposit Item - Check Copy	\$5.00 per item
Helm Check Service	\$50.00 per month

Collections		
Fee Name / Description	Fee Amount	Other Important Information About This Fee
Collections - Domestic	\$40.00 per item	Courier fees may apply.
Collections - Canadian	\$10.00 per item	Courier fees may apply.
Collections - International	\$50.00 per item	Courier fees may apply.

Helm Credit Cards VISA®		
Fee Name / Description	Fee Amount	Other Important Information About This Fee
Helm Gold Annual Membership	\$75.00 annually	
Helm Platinum Annual Membership	\$100.00 annually	
Helm Business Annual Membership	\$75.00 annually per card	
Returned Payment	Up to \$30.00	
Late Fee Payment	Up to \$40.00	
Other Fees		
Replacement Helm Credit Card Fee	\$25.00 per card	<ul style="list-style-type: none"> • Fee assessed for each replacement of a credit card. • The replacement fee does not apply when we replace a credit card upon expiration. • First replacement is free of charge. <p><i>Courier Fees may apply for the delivery of the replacement cards. Refer to Other Account Fees.</i></p>
Rush Replacement Helm Credit Card Fee	\$35.00 per card	<ul style="list-style-type: none"> • Fee assessed for each rush replacement of a credit card. <p><i>Courier Fees may apply for the delivery of the replacement cards. Refer to Other Account Fees.</i></p>
International Transaction Fee	1% of the U.S. dollar amount of the transaction.	
Cash Advances	Either \$10.00 or 5% of the amount of each transaction, whichever is greater.	

Loan Servicing	
Fee Name / Description	Fee Amount
Estoppel Letter - Residential & Commercial Real Estate	\$50.00 per request
Estoppel Letter - Auto & Truck Loans	\$50.00 per request
Estoppel Letter - Home Equity Line of Credit	\$50.00 per request
Payoff Recording Fees - Residential & Commercial Real Estate	\$18.50 per request
Payoff Recording Fees - Auto & Truck	\$18.50 per request
Payoff Recording Fees - Home Equity Line of Credit	\$18.50 per request
Re-Amortization of Monthly Payment	\$250.00 per request
Standby Letter of Credit Payment Collection	\$150.00 each
Home Equity Line of Credit Commitment Fee	\$25.00 annually

Mail	
Fee Name / Description	Fee Amount
Hold Mail Fee	\$20.00 per monthly statement cycle
Return Mail Fee	\$15.00 per month

Safe Deposit Box	
Fee Name / Description	Fee Amount
Safe Deposit Box Rental Fees	
3 x 5	\$50.00 annually
3 x 10	\$75.00 annually
5 x 10	\$125.00 annually
10 x 10	\$150.00 annually

Safe Deposit Drilling	\$200.00
Replacement Key	\$25.00 each

Statements		
Fee Name / Description	Fee Amount	Other Important Information About This Fee
Statement Copy Fee - Physical	\$20.00 per request	<ul style="list-style-type: none"> You can avoid this fee by viewing and printing your available statements in Online Banking.
Statement Copy - Online Banking	No charge	

Wire Transfers		
Fee Name / Description	Fee Amount	Other Important Information About This Fee
Incoming		
Domestic	No charge	
International	No charge	
Outgoing		
Domestic	\$40.00 per transfer	
International	\$40.00 per transfer	<ul style="list-style-type: none"> Overseas transfer in U.S. currency
Foreign Exchange	\$50.00 per transfer	<ul style="list-style-type: none"> Overseas transfer in foreign currency
Internal		
Internal	\$10.00 per transfer	<ul style="list-style-type: none"> To or from any Helm Bank USA accounts
Wire Transfer Confirmation	\$10.00 per transfer	<ul style="list-style-type: none"> You can avoid this fee by viewing and printing your wire transfer confirmation in Online Banking.

Other Account Fees		
Fee Name / Description	Fee Amount	Other Important Information About This Fee
Account Closure Fee	\$100.00 per account	<ul style="list-style-type: none"> Accounts closed within 90 days of opening.
Checkbook Orders	Fees vary	
Certificate of Deposit Assignment	\$50.00 each	<ul style="list-style-type: none"> Assignment to another institution
Courier Fees - Domestic	\$40.00 per shipment	
Courier Fees - International	\$50.00 per shipment	
Deceased Depositors Documents	\$100.00 per account	<ul style="list-style-type: none"> Fee for deposit accounts without a POD beneficiary designation.
Deposited Item Return	\$20.00 per item	
Dormant Account Fees	\$25.00 per monthly statement cycle	<ul style="list-style-type: none"> An account is classified as dormant after a period of 12 consecutive months of inactivity.
Escheatment Due Diligence Fee	\$100.00 per account	
Insufficient Funds / NSF	\$40.00 per item	<ul style="list-style-type: none"> Item returned due to Non-Sufficient funds.
Legal Process	\$125.00 each occurrence	<ul style="list-style-type: none"> Fee includes levy, writ, garnishment and any other legal document(s) that requires funds to be attached.
Overdrafts	\$40.00 per item	
Reference Letter	\$15.00 per request	
Reference Letter - Rush	\$30.00 per request	
Records Research	\$30.00 per hour	
Stop Payment	\$40.00 per item	<ul style="list-style-type: none"> Check and ACH stop payment requests