Helm. BANK USA

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 monthly statement cycle if the balance in the account falls below $25,000.00 on any day of the month.

Minimum Daily Balance	Account Service Charge
$25,000.00 or more.	No Charge.
$24,999.99 or less.	$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.

Minimum Daily Balance	Account Service Charge
$25,000.00 or more.	No Charge.
$24,999.99 or less.	$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.

Minimum Daily Balance	Account Service Charge
$25,000.00 or more.	No Charge.
$24,999.99 or less.	$100.00 per monthly statement cycle.

Helm Savings Account.

This product is no longer being offered

- 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.

Minimum Daily Balance	Account Service Charge
$5,000.00 or more.	No Charge.
$4,999.99 or less.	$100.00 per monthly statement cycle.

Helm Plus Savings Account

- Interest bearing account.
- $10,000.00 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 $10,000.00 on any day of the month.

Minimum Daily Balance	Account Service Charge
$10,000.00 or more.	No Charge.
$9,999.99 or less.	$100.00 per monthly statement cycle.

Transaction Limitations

The Bank may limit the number of certain types of withdrawals and transfers from a Savings Account to another Account or third parties through preauthorized or automatic transfer, telephone agreement, order or instructions, or by check, draft, debit card, or similar order to no more than six (6) transfers and withdrawals, or a combination of such transfers and withdrawals per monthly statement cycle.

If you exceed these limits on more than an occasional basis, the Bank will notify you and we may convert your account to another type of account, like a checking account, and your account may no longer earn interest.

For each transaction paid in excess of six within a monthly statement cycle, a $5.00 fee per item will be applied.

Helm Premier Savings Account

- Interest bearing account.
- Must maintain a residential real estate or auto loan with Helm Bank USA.
- $10,000.00 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 $10,000.00 on any day of the month.

Minimum Daily Balance	Account Service Charge
$10,000.00 or more.	No Charge.
$9,999.99 or less.	$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.

Helm. BANK USA

BUSINESS 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 monthly statement cycle if the balance in the account falls below $25,000.00 on any day of the month.

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.

Minimum Daily Balance	Account Service Charge
$ 25,000.00 or more.	No Charge.
$ 24,999.99 or less.	$100.00 per monthly statement cycle.

Helm Business Savings Account

This product is no longer being offered

- 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.

Minimum Daily Balance	Account Service Charge
$5,000.00 or more.	No Charge.
$4,999.99 or less.	$100.00 per monthly statement cycle.

Helm Plus Savings Account

- Interest bearing account.
- $10,000.00 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 $10,000.00 on any day of the month.

Minimum Daily Balance	Account Service Charge
$ 10,000.00 or more.	No Charge.
$ 9,999.99 or less.	$100.00 per monthly statement cycle.

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LOAN PRODUCTS

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.

Car Loans

Helm Bank USA offers car 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 Consent & Disclosure Statement.
- Privacy Disclosure Statement.

Helm. BANK USA

FEES

Debit Card Fees		
Fee Name / Description	**Fee Amount**	**Other Important Information About This Fee**
Replacement Debit Card Fee	$25.00 per card	- 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. *Courier Fees may apply for the delivery of the replacement cards. Refer to Other Account Fees.*
Rush Replacement Debit Card Fee	$35.00 per card	- Fee assessed for each request received for a rush replacement of a card. *Courier Fees may apply for the delivery of the replacement cards. Refer to Other Account Fees.*
International Transaction Fee	1% of the U.S. dollar amount of the transaction	- 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	- 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: NYCE Presto Cirrus STAR

Bill Payment		
Fee Name / Description	**Fee Amount**	**Other Important Information About This Fee**
Bill Payment Service (iPay)	$5.00 per item	- 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	
Helm Visa Signature Annual Membership	$395.00 annually	
Returned Payment	Up to $30.00	
Late Fee Payment	Up to $40.00	
Other Fees		
Replacement Helm Credit Card Fee	$25.00 per card	- 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. *Courier Fees may apply for the delivery of the replacement cards. Refer to Other Account Fees.*
Rush Replacement Helm Credit Card Fee	$35.00 per card	- Fee assessed for each rush replacement of a credit card. *Courier Fees may apply for the delivery of the replacement cards. Refer to Other Account Fees.*
International Transaction Fee	1% of the U.S. dollar amount of the transaction.	The international Transaction Fee does not apply to the Helm Visa Signature Card
Cash Advances	Either $10.00 or 5% of the amount of each transaction, whichever is greater.	

Loan Servicing

Fee Name / Description	Fee Amount	Other Important Information About This Fee
Estoppel Letter - Residential & Commercial Real Estate	$50.00 per request	
Estoppel Letter - Auto Loans	$50.00 per request	
Payoff Recording Fees - Residential & Commercial Real Estate	$18.50 per request	
Re-Amortization of Monthly Payment	$250.00 per request	
Standby Letter of Credit Payment Collection	$150.00 each	
Mortgage Loan Assumption Fee	Fees vary	This fee is charged for the preparation of an agreement for a third party to assume liability under an existing note secured by a mortgage. Initial deposit of $1,000 is required for preparation and processing of documents. Initial deposit is non-refundable and will be applied towards the total assumption cost. The total cost of the assumption request can vary depending on the specific mortgage being assumed, but typically is 1% of the loan amount.

Mail

Fee Name / Description	Fee Amount
Return Mail Fee	$15.00 per month

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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	- You can avoid this fee by viewing and printing your available statements in Online Banking.
Statement Copy - Online Banking	No charge	

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Wire Transfers		
Fee Name / Description	**Fee Amount**	**Other Important Information About This Fee**
Incoming		
Domestic	$10.00 per-transfer	
International	$10.00 per-transfer	
Outgoing		
Domestic	$40.00 per-transfer	
International	$40.00 per-transfer	- Overseas transfer in U.S. currency
Foreign Exchange	$50.00 per-transfer	- Overseas transfer in foreign currency
Intermediary Bank Fee	Fees vary	- For international wire transfers, an intermediary bank fee may also apply, including those charged by the recipient's financial institution, foreign taxes, and other fees that sometimes are part of the wire transfer process.
SWIFT Network Messaging Service	$25.00 per month	- Non-monetary transactions between Helm Bank USA and a specified third party to facilitate cash management reporting.
Wire Transfer Confirmation	$10.00 per-transfer	- You can avoid this fee by viewing and printing your wire transfer confirmation in Online Banking.

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Other Account Fees		
Fee Name / Description	**Fee Amount**	**Other Important Information About This Fee**
Account Closure Fee	$100.00 per account	- Accounts closed within 90 days of opening.
Checkbook Orders	Fees vary	
Certificate of Deposit Assignment	$50.00 each	- 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	- 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	- 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	- Item returned due to Non-Sufficient funds.
Legal Process	$125.00 each occurrence	- 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	- Check and ACH stop payment requests