Santander® Private Client Fee Schedule

Santander®
Private Client

Welcome

The best our bank has to offer, **Santander® Private Client** is an elevated banking experience designed around your individual goals. You can expect personalized banking and financial guidance from a team of dedicated specialists, unique privileges, and exclusive rates and benefits, all backed by one of the world's strongest global financial institutions.

Use this ***Santander Private Client Fee Schedule*** as a companion document to the ***Personal Deposit Account Agreement.*** This ***Fee Schedule*** provides you with an overview of our Private Client deposit products, the minimum balance requirements to open, and account transaction limitations, where applicable. It also includes information on monthly account-based and other service fees, as well as how to avoid or waive them.

The companion ***Personal Deposit Account Agreement*** contains terms and conditions of your account, as well as your rights and responsibilities regarding your account. You will also find our funds availability and electronic transfer policies in the ***Personal Deposit Account Agreement.***

Table of contents

Welcome 2

Table of contents 3

Helpful tips for managing your account 4–5

Santander® Private Client Checking 6–7

Santander® Private Client Money Market Savings 8–9

Other Services and Fees 10

Helpful tips for managing your account.

How to know what you have available in your account to spend.

In determining what you have available in your account to spend, and to help avoid overdrafts, it is important to know the difference between your Available Balance and your Current Balance.

- Your Current Balance is the previous Business Day's ending balance, plus or minus the full amount of any transaction made during the current Business Day (e.g., checks that you have written, electronic transfers, or automatic payments), provided that Santander is aware of such transactions.
  - A Business Day is every day except Saturdays, Sundays, and federal holidays.
- Your Available Balance is the amount of your Current Balance that is available for immediate use.
  - Certain pending transactions, such as deposits that contain checks or withdrawals that have not yet posted, may not be included in the Available Balance.

Helpful tips to keep you aware of your Available Balance.

- Use the Quick Balance feature on the Mobile App to instantly view your Available Balance on up to five (5) accounts — without even logging in.
  - Alternatively, log in to Mobile or Online Banking to view your Available Balance.
- Keep track of items that may post to your account in the future.
  - For example, checks you have written that are still outstanding as well as recurring or upcoming scheduled online bill payments.
  - These items will not be reflected in the Available Balance, but they will impact your Available Balance once processed.

When funds from your deposit become available.

Different types of deposits become available at different times. The table below is a general summary of our Funds Availability Policy. Please review the Funds Availability Policy in your Personal Deposit Account Agreement for a full description of our policy.

Description of Deposit	When the funds are available
• Cash deposits • Direct deposits • Other electronic deposits and wire transfers	**Same** Business Day that we receive the deposit.
• Checks drawn on a Santander account • U.S. Treasury checks • The first $275 of all checks you deposit on a Business Day	**No later than the Next** Business Day.
• Remainder of all other checks	**No later than the Second** Business Day.

- **Note:** In some cases, we may delay availability to withdraw funds beyond the periods described above. If we do so, we will notify you. If this does happen, the funds will generally be available on the sixth (6th) Business Day after the Business Day of deposit.
- **Helpful Tip:** A **Business Day** is every day except Saturdays, Sundays, and federal holidays. If you make a deposit on a non-Business Day, your date of deposit is the next Business Day.

Cutoff Time on a Business Day (All transactions **after this time** or on a non-Business Day will be considered as conducted next Business Day.)	
Deposits: • Branch • Santander Mobile App • Santander ATM	 Branch closing time 10:00 pm 10:00 pm
Transfers using Online/Mobile Banking: • Between own accounts • To another Santander customer • To account outside the bank	 10:00 pm 10:00 pm 8:00 pm
Transfers using Telephone Banking	10:00 pm

Santander Private Client Program Eligibility.
Each Service Fee Period, you are required to maintain a minimum combined balance of $250,000 in bank deposits (consumer and certain business products*) and eligible investments** held with Santander Investment Services. **If you do not maintain the minimum combined balance, we reserve the right to change your Santander Private Client accounts to other applicable product types, for which you may be charged the Monthly Fee and any other applicable fees. If we do so, we will notify you.**

We will calculate your minimum **combined balance** by adding the following balances:

- The total average daily available balance of your consumer checking, savings, and money market savings accounts during the Service Fee Period applicable to your Santander Private Client Checking account.
- The total average daily available balance of eligible business checking, savings, and money market savings accounts during the Service Fee Period applicable to your Santander Private Client Checking account.
- The balance in any Certificate of Deposit (CD) as of the last Business Day of the Service Fee Period applicable to your Santander Private Client Checking account.
- The balance of your eligible investments held by Santander Investment Services as of the last Business Day of the prior calendar month.

Notes: The minimum **combined balance** is calculated using the balances in any eligible deposit Account or eligible investment account held by any of the owners listed on the Santander Private Client Checking account. If any eligible Accounts are closed during the Service Fee Period applicable to your Santander Private Client Checking account, those balances will not be included in the minimum combined balance calculation.

For more details, please visit your local Santander branch or contact Santander Private Client Services at 844-726-6300.

*Eligible business products include Business Checking, Savings, Money Market Savings, and Certificates of Deposit accounts, but exclude the following accounts: IOLTA, Bankruptcy, Brokered Deposits, Controlled Disbursement, Escrow, Government, and Union accounts.

**Eligible investments held with Santander Investment Services do not include the following: Annuities held at Mass Mutual, Allstate, Phoenix, Ohio National; Immediate annuities or annuities that have become annuitized; Mutual funds and 529 products not custodied by National Financial Services LLC; Insurance products (with the exception of certain annuities held directly with a product sponsor).

Securities and advisory services are offered through Santander Investment Services, a division of Santander Securities, LLC. Santander Securities, LLC is a registered broker-dealer, Member FINRA and SIPC, and a Registered Investment Adviser. Insurance is offered through Santander Securities, LLC or its affiliates. Santander Investment Services is an affiliate of Santander Bank, N.A.

INVESTMENT AND INSURANCE PRODUCTS ARE:		
NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A BANK DEPOSIT	

Santander® Private Client Checking

A checking account that rewards you with the best service, features, and benefits we have to offer.

		Santander® Private Client Checking Terms and Conditions
Account Opening and Usage	Minimum Opening Deposit	**$25**
	Monthly Fee	**$0**
	Program Eligibility (per Service Fee Period)	Maintain a minimum combined balance of $250,000 in bank deposits (consumer and certain business products) and eligible investments held with Santander Investment Services. Eligible business products include Business Checking, Savings, Money Market Savings, and Certificate of Deposit accounts, but exclude the following accounts: IOLTA, Bankruptcy, Brokered Deposits, Controlled Disbursement, Escrow, Government, and Union accounts. Eligible investments held with Santander Investment Services do not include the following: Annuities held at Mass Mutual, Allstate, Phoenix, Ohio National; Immediate annuities or annuities that have become annuitized; Mutual funds and 529 products not custodied by National Financial Services LLC; Insurance products (with the exception of certain annuities held directly with a product sponsor).
	Interest Bearing	**Yes**
	Return Deposited Item	**$0**
Statement Delivery Options	Paper Statement Fee	**$0** per statement.
	Paperless Statements	**$0** Log in to Mobile or Online Banking to update your Paperless Statement settings.
Santander Private Client World Debit Mastercard® Usage ATM owner may charge a separate fee.	Cash Withdrawal Fee:	Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.
	Domestic ATM	**$0** at Santander ATMs. **$0** at Non-Santander ATMs.
	International ATM	**$0**
	International Transaction Fee	**$0** for debit card purchases and ATM withdrawals.
	ATM Surcharge Fee Rebate	All ATM surcharge fees charged by other institutions at non-Santander ATMs will be rebated. The rebate is posted within the next two business days after the fee is charged and is reported as miscellaneous income subject to tax reporting.
	ATM Balance Inquiry Fee	**$0**
	New/Replacement Card – Expedited	**$0**
Standard ATM/Debit Card Usage If you choose to have a standard ATM/Debit Card rather than the Santander Private Client World Debit Mastercard®, then the following fees apply. ATM owner may charge a separate fee.	Cash Withdrawal Fee:	Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.
	Domestic ATM	**$0** at Santander ATMs. **$0** at Non-Santander ATMs.
	International ATM	**$6** (Waived at Santander ATMs in Mexico.) **$6** at Non-Santander ATMs.
	International Transaction Fee	Fee charged in U.S. Dollars. Does not apply to transactions at Santander ATMs in Mexico. International transactions include transactions made from outside the 50 United States, the District of Columbia, and Puerto Rico and Internet transactions made from the US, but with a merchant who processes the transaction internationally.
	• Debit Card	**4%** for international cash withdrawal or purchase using your debit card.
	• ATM Card	**3%** for international cash withdrawal using your ATM Card. Fee applicable when you withdraw foreign currency and Santander receives the transaction in foreign currency. Fee charged in U.S. dollars. Does not apply to transactions at Santander ATMs in Mexico.
	ATM Balance Inquiry Fee	**$0**
	New/Replacement Card – Expedited	**$30**

		Santander® Private Client Checking Terms and Conditions
Overdrafts	Insufficient Funds Fee – Item Paid	**$15** (A maximum of three (3) item paid fees may be charged per Business Day.)
	Unavailable Funds Fee – Item Paid	**$0**
	If a transaction causes your account's balance to be overdrawn by one hundred dollars ($100.00) or less, we will not assess any Insufficient or Unavailable Funds – Item Paid fee(s) for that item.	
	Insufficient or Unavailable Funds – Item Returned	**$0**
	Sustained Overdraft Fee	**$15** fee applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than $100, and is assessed to the account on the sixth (6th) Business Day.
	Overdraft Protection Transfer Fee	No charge for Overdraft Protection transfers.
Overdraft Election Options	Some Overdrafts (Default if you do not opt in to All Overdrafts described below)	• Selecting this option means that Santander **may** authorize and pay transactions and overdraw your account, **EXCEPT:** ATM transactions and one-time Debit Card purchases. • When you choose this option, we will generally decline ATM transactions and one-time Debit Card purchases **and** we will not charge you a fee. • You agree that we can charge you a fee for each paid item, *up to three (3) per Business Day,* when you do not have sufficient funds.
	All Overdrafts	• Selecting this option means that Santander **may** authorize and pay any transaction and overdraw your account, **INCLUDING:** ATM transactions and one-time Debit Card purchases. • You agree that we can charge you a fee for each paid item, *up to three (3) per Business Day,* when you do not have sufficient funds.
	Regardless of which option you choose (Some Overdrafts or All Overdrafts), **we do not guarantee** that we will always authorize and pay any type of transaction when you do not have sufficient available funds.	

Santander® Private Client Money Market Savings

		Santander® Private Client Money Market Savings Terms and Conditions
Account Opening and Usage	Minimum Opening Deposit	**$25**
	Monthly Fee	**$0**
	How to avoid the Monthly Fee (per service fee period)	**No Monthly Fee** on this account. Only available to owners of a Santander Private Client Checking account.
	Interest Bearing	**Yes**
	Debit/ATM Card Available	This account can have a standalone ATM card and/or can be linked to the Santander Private Client World Debit Mastercard with the Santander Private Client Checking account as the primary account linked to the card.
	Account Transaction Limits	We limit withdrawals and transfers out of your savings and money market savings accounts. You can withdraw or transfer funds from a savings or money market savings account a total of six (6) times per Service Fee Period (such as by automatic or pre-authorized transfers using telephone, online banking, mobile banking, overdraft protection, payments to third parties, wire transfers, checks, and drafts). If you repeatedly exceed these limits, we may close or convert your account to a checking account, which may be a non-interest-bearing checking account.
	Return Deposited Item	**$0**
Statement Delivery Options	Paper Statement Fee	**$0** – Paperless Statements are also available at no charge. (Log in to Mobile or Online Banking to update your Paperless Statement settings.)
Santander Private Client World Debit Mastercard® Usage ATM owner may charge a separate fee.	Cash Withdrawal Fee:	Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.
	Domestic ATM	**$0** at Santander ATMs. **$0** at Non-Santander ATMs.
	International ATM	**$0**
	International Transaction Fee	**$0** for debit card purchases and ATM withdrawals.
	ATM Surcharge Fee Rebate	All ATM surcharge fees charged by other institutions at non-Santander ATMs will be rebated. The rebate is posted within the next two business days after the fee is charged and is reported as miscellaneous income subject to tax reporting.
	ATM Balance Inquiry Fee	**$0**
	New/Replacement Card – Expedited	**$0**
Standard ATM/Debit Card Usage If you choose to have a standard ATM/Debit Card rather than the Santander Private Client World Debit Mastercard®, then the following fees apply. ATM owner may charge a separate fee.	Cash Withdrawal Fee:	Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.
	Domestic ATM	**$0** at Santander ATMs. **$0** at Non-Santander ATMs.
	International ATM	**$6** (Waived at Santander ATMs in Mexico.) **$6** at Non-Santander ATMs.
	International Transaction Fee	Fee charged in U.S. Dollars. Does not apply to transactions at Santander ATMs in Mexico. International transactions include transactions made from outside the 50 United States, the District of Columbia, and Puerto Rico and Internet transactions made from the US, but with a merchant who processes the transaction internationally.
	• Debit Card	**4%** for international cash withdrawal or purchase using your debit card.
	• ATM Card	**3%** for international cash withdrawal using your ATM Card. Fee applicable when you withdraw foreign currency and Santander receives the transaction in foreign currency. Fee charged in U.S. dollars. Does not apply to transactions at Santander ATMs in Mexico.
	ATM Balance Inquiry Fee	**$0**
	New/Replacement Card – Expedited	**$30**

		Santander® Private Client Money Market Savings Terms and Conditions
Overdrafts	Insufficient Funds Fee – Item Paid	**$15** (A maximum of three (3) item paid fees may be charged per Business Day.)
	Unavailable Funds Fee – Item Paid	**$0**
	If a transaction causes your account's balance to be overdrawn by one hundred dollars ($100.00) or less, we will not assess any Insufficient or Unavailable Funds – Item Paid fee(s) for that item.	
	Insufficient or Unavailable Funds – Item Returned	**$0**
	Sustained Overdraft Fee	**$15** fee applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than $100, and is assessed to the account on the sixth (6th) Business Day.
Overdraft Election Options	Some Overdrafts (Default if you do not opt in to All Overdrafts described below)	• Selecting this option means that Santander **may** authorize and pay transactions and overdraw your account, **EXCEPT:** ATM transactions and one-time Debit Card purchases. • When you choose this option, we will generally decline ATM transactions and one-time Debit Card purchases **and** we will not charge you a fee. • You agree that we can charge you a fee for each paid item, *up to three (3) per Business Day,* when you do not have sufficient funds.
	All Overdrafts	• Selecting this option means that Santander **may** authorize and pay any transaction and overdraw your account, **INCLUDING:** ATM transactions and one-time Debit Card purchases. • You agree that we can charge you a fee for each paid item, *up to three (3) per Business Day,* when you do not have sufficient funds.
	Regardless of which option you choose (Some Overdrafts or All Overdrafts), **we do not guarantee** that we will always authorize and pay any type of transaction when you do not have sufficient available funds.	

For a complete list of other services and fees, please consult page 10 of this document.

Other Services and Fees

The fees outlined below apply to: Santander® Private Client Checking and/or Santander® Private Client Money Market Savings Account.

		Other Services and Fees
Checks	Checkbook Orders	Santander Private Client and Santander Exclusive style checks at no charge or 50% discount on alternate designs for Santander Private Client Checking accounts only. No charge for Money Market Savings packages.
	Official Bank Check	**$0** when you use your Santander Private Client accounts to purchase.
Other Account Services	Garnishment/Levy/ Legal Processing	**$100**
	Stop Payment	**$0**
Wire Transfers	Incoming Wire Transfer Fee	**$0**
	Domestic Outgoing Wire Transfer Fee	**$0**
	International USD Outgoing Wire Transfer Fee	**$40**

For additional information on Santander services,

stop by your nearest branch or call Santander Private Client Services at 844-726-6300.

For quick access to information on your Santander accounts, call Santander Automated Telephone Banking at 800-762-5895. Hearing- and speech-impaired customers may call 7-1-1 or their preferred relay service.

Visit Santander Bank online at santanderbank.com/private-client.

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