

Schedule of Fees and Related Charges for Consumer Accounts

The chart below sets forth the service fees that may be applicable to your account.

These service fees are in addition to any terms and conditions set forth in your Deposit Account Agreement and together govern your relationship with BankUnited. This Schedule of Fees and Related Charges for Consumer Accounts is subject to change in accordance with applicable law and the terms of your Deposit Account Agreement.

SERVICE	FEE DESCRIPTION	FEE AMOUNT
ATM CARD AND DEBIT CARD FEES	<i>Fees are assessed per withdrawal, deposit, transfer, payment and balance inquiry. Please note that not all ATMs accept deposits.</i>	
	ATM Access-BankUnited ATM	No charge
	ATM Access-Non-BankUnited ATM	\$2.50
	(A \$2.50 fee will be charged for each transaction performed at a non-proprietary ATM. Fees charged by the ATM owner/operator may also apply.)	
COLLECTIONS	Domestic (in)	\$15
	Domestic (out)	\$15
	Express Canadian Check Collection	\$100
	Foreign Clean Collection	\$50
	Returned Items	\$25
	(Out-of-pocket and correspondent bank fees may apply)	
FOREIGN CHECK CLEARING	Tracers	\$25
	Cash Letter	\$10
	Return Items	\$25
	(Correspondent bank return item fee may apply)	
LEGAL PROCESSING FEE	Processing of any garnishment, tax levy, or other court administrative order against your accounts, whether or not the funds are actually paid.	\$100
OFFICIAL (CASHIER'S) CHECK	Depositors	\$10
	Exchange Check	\$20
OVERDRAFT FEES	Overdrawn Account Balance (per day account is overdrawn)	No charge
	<i>Items Paid or Returned Due To:</i>	
	Insufficient Funds	No charge
	Uncollected Funds	No charge

SERVICE	FEE DESCRIPTION	FEE AMOUNT
RESEARCH	Account Printout	\$3
	Per Copy	\$5
	Per Hour	\$25
SAFE DEPOSIT BOXES	Annual Rental Varies By Size	
	Drilling	\$150
	Late Payment	\$10
	Safe Deposit Box Lost Key	\$20
STATEMENT	Special/Interim	\$10
	Reconciliation (per hour)	\$25
WIRE TRANSFERS	Domestic-Incoming	\$15
	Domestic-Outgoing	\$25
	E-mail Notification of Wire Transfer	\$1
	Foreign Currency Wire	\$45
	Foreign-Incoming	\$25
	Foreign-Outgoing	\$45
	Intra-Bank Wire Transfer	\$5
	Special Handling-Domestic	\$50
	Special Handling-International	\$60
OTHER CHARGES	Account Transfer	\$5
	Account Verification	\$20
	Check Printing	Varies
	Copy of Paid Checks	\$2
	Counter Check	\$1
	Deposited/Item Charged Back	\$10
	Dormant Checking Account (per month) (after 24 months of inactivity) ¹	\$15
	Dormant Savings Account (per month) (after 24 months of inactivity)	\$15
	eStatements	No charge
	Exchange Currency	
	Under \$650	\$5
	Over \$650	\$10
	Foreign Draft	\$25
	Notary Public	\$2
	Overdraft Protection Sweep (per sweep)	No charge
	Photocopies	\$0.50
	Redeposited Item	\$5
	Special Instruction Fee	\$4
	Stop Payments (Check, ACH)	\$30

¹ Dormant Checking Account Fee does not apply to BankUnited Essentials Checking