novo Fee Schedule

Account information and fees:

Recommended Initial Deposit	\$1,000.00
Minimum Balance	\$0.00
Annual Percentage Yield	0%
Monthly Service Charge	\$0.00
Early Account Closing Fee	\$0.00

General fees:

Incoming ACH Transfer	\$0.00
Outgoing ACH Transfer	\$0.00
Outgoing Express Delivery (ACH)	1.5% of total transaction value (Min fee: \$0.50) (Max fee: \$20.00)
Incoming Domestic Wire	\$0.00
Outgoing Domestic Wire	Up to \$30.00
Express Check Deposit	Up to 2% of Check Amount (Min fee: \$0.50)
ATM Fee Reimbursement	Max of \$7.00 per month per customer per month per customer
Incoming Foreign Wire	\$0.00
Stop Payments	\$0.00
Insufficient Funds Charge	\$0.00
Uncollected Funds Returned Fee	\$0.00
Debit Card Replacement	\$0.00
Physical Check Bill Payment	\$0.00
Bank Check	\$0.00
Paper Statement Fee	\$0.00