

Schedule of Fees – effective November 16, 2017

FEES APPLICABLE TO ALL ACCOUNTS

ACTIVITY	FEE
ATM Surcharge Fee Fee (terminal fee) for withdrawals made at an ATM within the United States (“domestic”)	<i>A fee may be assessed by the ATM owner for use of the ATM.</i>
ATM Withdrawal Fee Fee for withdrawals made at an ATM inside of the United States not in the surcharge-free network This fee will appear on your statement as “EFT S/C SVC CHG ATM WITHDRAW”	No charge
ATM International Withdrawal Fee Fee for withdrawals made at an ATM outside of the United States (“international”) This fee will appear on your statement as “EFT S/C SVC CHG ATM WITHDRAW”	No charge
Card Replacement Fee Fee to replace your ATM or debit card if you report it lost or stolen.	\$10.00 per card
Check Copy Fee Fee for a paper copy of the front and back of a cancelled check	No charge
Checkbook Reorder Fee Fee for additional checks that you may order <i>Preauthorized withdrawal by check vendor – the description on your statement may vary based on the information provided by the checkbook printing vendor</i>	No charge for the first set of standard style checks. Additional checks will vary in cost based on style and quantity ordered
Credit Card Funds Transfer Fee <i>This fee gets charged to your credit card. The description on your credit card statement may vary.</i> Fee for transferring funds from your credit card to your account	2.50% of transaction amount per transaction
Debit Card Transaction Fee Fee for debit card use at an international ATM or Point of Sale or purchase made remotely from an international merchant. The Bank does not charge a fee, however the card processor (MasterCard®, Visa®) may assess the fee This fee will appear on your statement as “EFT S/C SVC CHG INTRNL TRAN”	1% of the U.S. dollar amount of the transaction amount per transaction
Demand Account Closing Fee Fee to close your checking account if you decide to close within 90 calendar days of account opening. This will appear on your statement as “DDA ACCT CLOSE FEE”	No charge
Deposit Item Return Fee Fee that applies when checks or other items deposited to your account are returned by the paying bank This fee will appear on your statement as “DEPOSIT ITEM RETUR”	\$10.00 per item
Excessive Transaction Fee <i>(Savings and Money Market Accounts only)</i> Fee for each time an account exceeds the permitted number of six (6) transfers or withdrawals per statement cycle in a rolling 12 month period. *Please refer to the Terms and Conditions for your account and the section covering WITHDRAWALS FROM ACCOUNTS for a complete description of the types of withdrawal transactions subject to this limit. This will appear on your statement as “EXCESSIVE TRAN FEE”	First occurrence: No charge Second occurrence: \$10.00 Third occurrence: \$20.00
Expedited Delivery Fee Fee for overnight delivery of documents or ATM/debit cards This fee will appear on your statement as “EXPEDITED DELIVERY”	\$50.00 per delivery
Funds Transfer Fee Fee for sending funds (“outgoing”) to another financial institution through the Automated Clearing House (ACH) network.	No charge

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<p>Inactivity or Dormant Fee Fee if your account has no Customer-initiated activity for a certain period of time. If an account becomes inactive or dormant, we will notify you in writing with specific instructions on how to restore the account to an active status without the need to make any transactions. This fee will appear on your statement as "INACTIVE/DRMNT FEE"</p>	<p>No charge</p>
<p>Legal Processing Fee Fee assessed if the Bank received a lien, levy, legal request or other court-ordered instructions for your account This will appear on your statement as "LGL PROCESSING FEE"</p>	<p>Lesser or \$100 or the maximum amount permitted by law per legal request received</p>
<p>Maintenance Fee <i>Applies to Premium Money Market Product</i> Fee that will be applied on your statement closing date if the balance is below \$2,500.00 any day during the statement cycle</p>	<p>No charge</p>
<p>Return Item Fee Fee that applies when an item is presented for payment and there are not sufficient funds in your account to pay it; also known as a "bounced check" fee. <i>Applies to checks and preauthorized withdrawals</i></p>	<p>\$33.00 per item</p>
<p>Statement Copy Fee Fee for a duplicate paper copy of a periodic bank statement</p>	<p>No charge</p>
<p>Stop Pay Fee Fee that applies when you stop payment on a check you wrote or an ACH transfer you initiated before the item is paid This fee will appear on your statement as "STOP PAY CHARGE"</p>	<p>No charge</p>
<p>Treasurer's Check Fee Fee for a check for funds guaranteed by the Bank This will appear on your statement as "TREASURERS CHECK"</p>	<p>No charge</p>
<p>Wire Transfers – outgoing domestic Domestic Outgoing Wire Fee Fee for sending funds by wire transfer to another U.S. financial institution This will appear on your statement as "OUTGOING WIRE"</p>	<p>No charge</p>
<p>Wire Transfers – outgoing international International Wire Fee Fee for sending funds by wire transfer to a non-U.S. financial institution This fee will appear on your statement as "INTL WIRE XFER"</p>	<p>No charge</p>