

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 <i>A fee may appear on your receipt but will not be deducted from your account.</i>
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 <i>A fee may appear on your receipt but will not be deducted from your account.</i>
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	\$2.50 per copy
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 fee will appear on your statement as “DDA ACCT CLOSE FEE”	\$20.00 per account
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 fee 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.	\$5.00 per transfer initiated by paper request

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ACTIVITY	FEE
<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>	\$5.00 per month
<p>Legal Processing Fee                      Fee assessed if the Bank received a lien, levy, legal request or other court-ordered instruction for your account                      This will appear on your statement as "LGL PROCESSING FEE"</p>	Lesser of \$100 or the maximum permitted by law per legal request received
<p>Maintenance Fee  <i>Applies to Premium Money Market and Trust Money Market Products</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>	\$5.00 per month
<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>	\$33.00 per item
<p>Statement Copy Fee                      Fee for a duplicate paper copy of a periodic bank statement</p>	\$5.00 per statement
<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>	\$20.00 per stop payment request
<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>	\$12.00 per check
<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>	\$25.00 per transfer
<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>	\$45.00 per transfer

**MONEY MARKET IRAs (excluding Safe Harbor IRAs\*)**

***These fees apply to Money Market IRA accounts in addition to those fees described above***

***\*Money Market IRA accounts may not be available in all branches***

ACTIVITY	FEE
<p>Account Closing Fee  <i>Fee assessed to close the Money Market IRA.</i></p>	\$25.00 per account
<p>Annual Fee  <i>Fee assessed annually to maintain the Money Market IRA. This is charged to your account on the anniversary of the account opening date</i></p>	\$35.00 per year

**SAFE HARBOR IRA ACCOUNTS ONLY\***

**Safe Harbor IRA Accounts are not subject to any other fees listed in the “Applicable to All Accounts” section other than those described in this section of this Schedule of Fees.**

\*\*The **Safe Harbor IRA** is an “automatic rollover **IRA**” which, under Department of Labor rules, permits a retirement plan sponsor to remove small account balances of former employees by creating and funding an **IRA** on the former employee’s behalf. **Safe Harbor IRA accounts may not be available in all branches.**

ACTIVITY	FEE
Maintenance Fee <i>Fee assessed when the first deposit is made to the account. This Fee will be reimbursed if you revoke the Safe Harbor IRA within seven (7) days of the Opening Date or ten (10) days from the date Bank mails your original Welcome Kit, whichever is later.</i>	\$35.00 per account
Annual Fee <i>Fee assessed annually to maintain the Safe Harbor IRA account. This is charged to your account on the anniversary of the account opening date.</i>	\$35.00 per year
Account Closing Fee <i>Fee assessed to close the Safe Harbor IRA. This Fee will not be charged if you revoke the Safe Harbor IRA within seven (7) days of the Opening Date or ten (10) days from the date Bank mails your original Welcome Kit, whichever is later.</i>	\$25.00 per account
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 in your transaction history as “LGL PROCESSING FEE”	Lesser of \$100.00 or the maximum permitted by law per legal request received
Fees Related to Disbursement Methods <i>(in addition to Account Closing Fee, if any):</i>	
Funds Transfer Fee For electronic funds transfer (ACH) to another financial institution This will appear in your transaction history as “FUNDS TRANSFER FEE”	\$5.00 per transaction
Treasurer’s check made payable to account holder	No Fee
Treasurer’s Check Fee Treasurer’s check to another financial institution <i>(costs include transfer paperwork, if required by receiving institution)</i> This will appear in your transaction history as “TREASURERS CHECK”	\$12.00 per check
Expedited Delivery Fee <i>(overnight delivery)</i> This fee will appear in your transaction history as “EXPEDITED DELIVERY”	\$50.00 per delivery

**BUSINESS ACCOUNTS ONLY**

***These fees apply to Business Accounts in addition to those fees listed in the “Applicable to All Accounts” section above.***

ACTIVITY	FEE
<p>Overdraft Fee                      Fee that applies when an item paid on your behalf by the Bank causes an overdraft in your account.  <i>Applies to checks, preauthorized electronic withdrawals, Point of sale transactions and ATM withdrawals.</i></p>	<p>\$33.00 per item</p>
<p>Wire Transfers – outgoing domestic (for wires initiated through TotalCash® Manager (TCM))                      Domestic Outgoing Wire Fee                      Fee for sending funds by wire using the TCM system to another U.S. financial institution.                      This will appear on your statement as “OUTGOING WIRE”</p>	<p>\$12.00 per transfer</p>
<p>Maintenance Fee  <i>Applies to Business Money Market product</i>                      Fee that will be applied on your statement closing date if the balance is below \$5,000.00 any day during the statement cycle</p>	<p>\$10.00 per month</p>
<p>Maintenance Fee  <i>Applies to Advantage Business Checking and Small Business Checking products</i></p> <ul style="list-style-type: none"> <li>• Fee that will be applied on your statement closing date if the balance is below \$1,000.00 any day during the statement cycle</li> <li>• Per item fee for processing more than 100 items (checks and deposits) during the statement cycle</li> </ul>	<p>\$5.00 per month                      \$0.25 per item over 100 items</p>
<p>Maintenance Fee  <i>Applies to 24 Hour Business Checking product</i>                      Charged after the first three months</p> <ul style="list-style-type: none"> <li>• Flat monthly charge</li> <li>• Per item fee for processing more than 75 items (checks and deposits) during the statement cycle</li> </ul>	<p>\$10.00 per month                      \$0.25 per item over 75 items</p>
<p>Maintenance Fee  <i>Applies to Business Checking Plus product</i></p> <ul style="list-style-type: none"> <li>• Flat monthly charge</li> </ul>	<p>\$15.00</p>
<p>Maintenance Fee  <i>Applies to Business Savings product</i>                      Fee that will be applied on your statement closing date if the balance is below \$1,000.00 any day during the statement cycle</p>	<p>\$10.00 per month</p>