

## SCHEDULE OF FEES

### Fees Applicable to All Accounts (unless otherwise noted)

Service	Fee
<b>ATM Surcharge Fee</b> 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>
<b>ATM Withdrawal Fee</b> 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>
<b>ATM International Withdrawal Fee</b> 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>
<b>Card Replacement Fee</b> Fee to replace your ATM or debit card if you report it lost or stolen.	\$10.00 per card.
<b>Check Copy Fee</b> Fee for paper copy of the front and back of a cancelled check.	\$2.50 per copy.
<b>Checkbook Reorder Fee</b> 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.
<b>Credit Card Funds Transfer Fee</b> <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.
<b>Debit Card Transaction Fee</b> 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 US dollar amount of the transaction amount per transaction.
<b>Checking Account Closing Fee</b> 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.
<b>Deposit Item Return Fee</b> 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.
<b>Excessive Transaction Fee</b> Fee (Savings and Money Market Accounts only) 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 Account Agreement 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
<b>Expedited Delivery Fee</b> Fee for overnight delivery of documents or ATM/debit cards. This fee will appear on your statement as "EXPEDITED DELIVERY".	\$50.00 per delivery.
<b>Funds Transfer Fee</b> Fee for sending funds ("outgoing") to another financial institution through the Automated Clearing House (ACH) network.	\$5.00 per transfer initiated by paper request.
<b>Inactivity or Dormant Fee</b> 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".	\$5.00 per month.
<b>Legal Processing Fee</b> Fee assessed if the Bank receives a lien, levy or legal request or other court-ordered instruction for your account. This will appear on your statement as "LGL PROCESSING FEE".	Lesser of \$100 or the maximum permitted by law per legal request received.
<b>Maintenance Fee</b> <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.	\$5.00 per month.
<b>Return Item Fee</b> 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>	\$33.00 per item.
<b>Statement Copy Fee</b> Fee for a duplicate paper copy of a periodic bank statement.	\$5.00 per statement.

Service	Fee
<b>Stop Payment Fee</b> 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".	\$20.00 per stop payment request.
<b>Treasurers Check Fee</b> Fee for a check for funds guaranteed by the Bank. This fee will appear on your statement as "TREASURERS CHECK".	\$12.00 per check.
<b>Wire Transfer Fee - Domestic Outgoing</b> Fee for sending funds by wire transfer to another U.S. financial institution. * This fee will appear on your statement as "OUTGOING WIRE".	\$25.00 per transfer.
<b>Wire Transfer Fee - International Outgoing</b> 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".	\$45.00 per transfer.

\* Fee(s) may be assessed by the receiving, intermediary and/or beneficiary financial institution(s) for a wire transfer returned for insufficient or incorrect information which you provided that prevented the funds from being applied to the beneficiary account. The fee(s) may vary and will be deducted from the funds returned to your deposit account by the financial institution(s) charging the fee(s).

## BUSINESS ACCOUNTS ONLY

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

Service	Fee
<b>Overdraft Fee</b> 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>	\$33.00 per item.
<b>Wire Transfer Fee - Domestic Outgoing (for wires initiated through TotalCash® Manager (TCM))</b> Fee for sending funds by wire using the TCM system to another U.S. financial institution. * This fee will appear on your statement as "OUTGOING WIRE".	\$12.00 per transfer.
<b>Maintenance Fee</b> <i>Applies to Business Money Market Products.</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.	\$10.00 per month.
<b>Maintenance Fee</b> <i>Applies to Business Savings Products.</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.	\$10.00 per month.
<b>Maintenance Fee</b> <i>Applies to Advantage Business Checking and Small Business Checking Products.</i> <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>	\$5.00 per month. \$0.25 per item over 100 items
<b>Maintenance Fee</b> <i>Applies to 24 Hour Business Checking Products.</i> <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>	\$10.00 per month. \$0.25 per item over 75 items
<b>Maintenance Fee</b> <i>Applies to Business Checking Plus Products.</i> <ul style="list-style-type: none"> <li>Flat monthly charge.</li> </ul>	\$15.00 per month.

Effective May 1, 2020