

## SCHEDULE OF FEES

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

Fees or charges incurred on your account will be deducted directly from the account balance, except as prohibited by law.

In the event your account balance is less than the fee amount being assessed, the entire account balance will be applied to the fee amount and **ANY UNPAID FEE AMOUNTS WILL BE PENDED UNTIL A DEPOSIT IS RECEIVED, AT WHICH TIME THE UNPAID FEE AMOUNT WILL BE DEDUCTED FROM YOUR ACCOUNT BALANCE.**

If a fee is pended, any subsequent deposits made to your account will first be applied to any negative balance and any pended fees. This means your remaining account balance will be less than your deposit to the account. We will not be held liable for any items that are dishonored or any other debts that may occur from the deduction of charges as stated in this Agreement.

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 within the United States not in the surcharge-free network. This fee will appear on your statement as "EFT S/C SVC CHG ATM WITHDRAW."	\$2.00
<b>ATM International Withdrawal Fee</b> Fee for withdrawals made at an ATM outside the United States ("international"). This fee will appear on your statement as "EFT S/C SVC CHG ATM WITHDRAW."	\$2.50
<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 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>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® or 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.
<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>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.	\$0.50 per automated transfer
<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>Statement Copy Fee</b> Fee for a duplicate paper copy of a periodic bank statement.	\$5.00 per statement.
<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>Treasurer's 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 account by the financial institution(s) charging the fee(s).

## BUSINESS ACCOUNTS ONLY

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

Service	Fee
<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 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>	\$15.00 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.

\* 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 account by the financial institution(s) charging the fee(s).

Effective January 3, 2023