

Personal Banking and Related Services SCHEDULE OF FEES AND CHARGES

This Schedule of Fees and Charges document for personal accounts and is part of the Deposit Account Agreement and Disclosure. We regularly update this document, and you can always get the current version at a branch or by request when you call us. Accounts are subject to approval.

General Fees	
Closing Fee (within 90 days of opening)	\$25.00
Cashier's Check (customer)	\$6.00
Cashier's Check (non-customer – check exchanges only)	\$10.00
Charge Back Fee (per item returned)	\$12.00
Check Reorder	<i>Varies by style and quantity</i>
Counter Check (per check)	\$1.00
Disbursement Fee (per transaction) ⁴	\$25.00
Dormant Account Fee (per month)	\$5.00
Duplicate Statement (per month)	\$10.00
Excess Withdrawal Fee (Savings) ¹	\$5.00
Excess Withdrawal Fee (Money Market) ¹	\$25.00
Hold Mail (per cycle)	\$5.00
Transfer Charge ² (per auto overdraft transfer)	\$5.00
Postage Expense / Special Mailing Request	<i>At Cost</i>
Stop Payment	\$28.00
Verification of Deposit	\$10.00
Non-Sufficient Funds (NSF) and Overdraft (OD) Fees³	
NSF Item Paid Fee	\$35.00 per item / maximum \$175.00 per day
NSF Item Return Fee	\$35.00 per item / maximum \$175.00 per day
OD Fee	\$5.00 per day, beginning on the 6 th business day after the account becomes overdrawn (excludes weekends & Bank holidays) continuing until the account has a positive balance.
Wire Transfers	
Domestic Wire Incoming Fee	\$11.00
International Wire Incoming Fee	\$20.00
Domestic Wire Outgoing Fee	\$30.00
International Wire Outgoing Fee	\$40.00
Collections	
Bond Coupons	\$20.00
Domestic Incoming / Outgoing	\$22.00
Foreign Incoming	\$50.00
Foreign Outgoing (Canadian Item / Canadian Dollar)	\$5.00
Foreign Outgoing (all other countries / currencies)	\$50.00
Legal Process	
Legal Process	<i>As Applicable</i>
Research and Copies	
Research Per Hour (minimum 1 hour)	\$30.00
Check Image and Photocopies (per copy)	\$2.00
Interim Statement	\$5.00
Safe Deposit Boxes	
Safe Deposit Box Fee - 2X5	<i>Billed annually</i> \$25.00
Safe Deposit Box Fee - 3X5	<i>Billed annually</i> \$30.00
Safe Deposit Box Fee - 3X10 or 5x5	<i>Billed annually</i> \$50.00
Safe Deposit Box Fee - 5X10	<i>Billed annually</i> \$60.00
Safe Deposit Box Fee - 10x10	<i>Billed annually</i> \$150.00
Safe Deposit Box Fee - 15x15	<i>Billed annually</i> \$200.00
Key Deposit (Refunded with return of both keys)	\$20.00
Lost Single Key	\$25.00
Forcible Entry	<i>At Cost</i>

¹Excess Withdrawal Fee applies to all withdrawals or transfers (excludes ATM Transactions) in excess of 6 per monthly statement cycle. ²Transfer Fee is applicable to the automatic overdraft option that transfers balance from an account designated at set up. This service is neither a credit line nor a credit-based transfer product. ³The Total Overdraft Fees on your bank statement includes NSF Paid Item Fees and Overdraft Fees (Daily). The Total Returned Item Fees on your bank statement includes NSF Item Return Fees. The NSF and Overdraft Fee(s) will only be charged if the account is overdrawn by \$10.00 or more. NSF and Overdraft Fee(s) will be assessed when checks, in-person withdrawals, electronic debit transactions (only recurring debit transactions) and by other electronic means (if applicable) are presented against an account with non-sufficient funds and/or overdraw an account balance. ⁴One penalty free withdrawal available after 30 days of initial deposit. More than one withdrawal is subject to a Disbursement Fee of \$25 per transaction, plus early withdrawal penalty will be assessed.