

Schedule of Fees – effective August 9, 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	\$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</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 days of account opening. This 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 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.	\$0.50 per automated transfer \$5.00 per transfer initiated by paper request

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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>\$5.00 per month</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>\$175.00 per lien, levy, legal request or court-ordered instruction 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>\$5.00 per month</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>\$5.00 per statement</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>\$20.00 per stop payment request</p>
<p>Treasurers Check Fee Fee for a check for funds guaranteed by the Bank This will appear on your statement as “TREASURERS CHECK”</p>	<p>\$12.00 per check</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>\$25.00 per transfer</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>\$45.00 per transfer</p>

HEALTH SAVINGS ACCOUNTS ONLY

These fees apply to Health Savings Accounts in addition to those fees described above.

ACTIVITY	FEE
<p>Maintenance Fee <i>This fee may be paid by a third party – check with your program administrator.</i> Account maintenance fee will be waived for the first three statement cycles after account opening, and any statement cycle in which the account maintains a balance of (a) over \$2,500, or (b) over \$1,500, if an electronic deposit is credited to the account that statement cycle. This fee will appear on your statement as “ACCT MAINT FEE”</p>	<p>\$2.50 per month</p>
<p>Mailed Paper Statement Fee Mailed paper statement fee will be waived for the first three statement cycles after account opening. Fee can be avoided by enrolling for online statements. This fee will appear on your statement as “MAILED PAPER STMT”</p>	<p>Online: Free Paper statement : \$2.50 per month</p>
<p>Rollover Fee <i>You will be assessed either the Rollover Fee or Account Closing Fee- not both.</i> Fee to process the rollover of your Health Savings Account (HSA) to another financial institution</p>	<p>\$20.00 per rollover request</p>
<p>Account Closing Fee <i>You will be assessed either the Rollover Fee or Account Closing Fee- not both</i> Fee if you close your Health Savings Account (HSA)</p>	<p>\$20.00 per account</p>