



## Schedule of Account Fees & Services

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|--|-----------------------------|
| Account Activity Printout Fee  | \$4.00                      |
| Account Escheatment Service Charge <i>(After 5 years of no account activity)</i>   | \$75.00                     |
| Account Reconciliation Fee <i>(1st hour free)</i>  | \$25.00 per hour            |
| Account Research Fee <i>(1st ½ hour free)</i>  | \$30.00 per hour            |
| ATM Card Charge <i>(Statement Savings)</i>   | \$1.00 monthly              |
| Bank Checks <i>(Customers Only) (First check per day free)</i><br><i>(Advantage and PassKey Checking)</i>  | \$5.00 each<br>Free         |
| Bill Pay Fee <i>(Inactivity)</i><br><i>(No bill payments scheduled in 90 days)</i>   | \$5.00 per month            |
| Business Online Fee  | Per Agreement               |
| Check Cashing Fee <i>(Non Customers)</i><br><i>(Local Payroll)</i>   | \$10.00                     |
| <i>(Tax Refunds)</i>   | \$15.00                     |
| Checking Account Reopen Fee <i>(Within 30 days of account closure)</i>   | \$10.00                     |
| Check Copies<br><i>(Easy Checking)</i>   | \$3.00 each<br>\$1.00 each  |
| Check Image Statement Fee  | \$2.00 monthly              |
| Check Orders   | Prices vary                 |
| Coin Counting <i>(Non Customers)</i>   | 6%                          |
| Companion Account Transfer Fee   | \$10.00 per day             |
| Dormant Account Fee<br><i>(Passbook, Statement Savings, and Money Market accounts after 36 Months of no activity)</i><br><i>(Checking accounts after 14 months of no activity)</i>       | \$10.00 monthly             |
| Early Account Closing Fee<br><i>(Health Savings Accounts within 1 year)</i>  | \$20.00                     |
| <i>(Checking &amp; Savings Accounts within 180 days)</i>   | \$20.00                     |
| <i>(Choice Savings Club Accounts any time prior to payout)</i>   | \$25.00                     |
| Facsimile (Fax) <i>(Incoming)</i>  | \$3.00                      |
| Facsimile (Fax) <i>(Outgoing)</i>  | \$2.00 plus \$1.00 per page |
| Foreign ATM Fee<br><i>(Non-FSB ATMs not within the Allpoint or Meredith Village Savings Bank networks)</i><br><i>(Fee assessed for each inquiry, transfer, and withdrawal conducted)</i> | \$2.00 per transaction      |
| Foreign Check Collection Fee   | \$25.00 plus exchange rate  |
| FSB Deposit Bags <i>(Zippered)</i>   | \$4.00 each                 |
| FSB Deposit Bags <i>(Locked)</i>   | \$20.00 each                |
| Gift Cards<br><i>(PassKey Members)</i>   | \$2.50 per card<br>Free     |
| ID Theft 911 Resolution Services<br><i>(PassKey Members)</i>   | \$15.00 annual<br>Free      |
| Invalid Address Fee <i>(Charged after first returned statement)</i>  | \$5.00 monthly              |
| IRA Transfer Fee <i>(If account was opened or renewed after 08/01/2013)</i>  | \$25.00                     |
| Levies/Writs/Attachments   | \$125.00 each               |
| Lost Checkbook Fee   | \$25.00                     |
| Lost Passbook Fee  | \$15.00                     |
| Merchant Capture   | Per Agreement               |
| Money Orders (Customers Only) <i>(First money order free per day)</i><br><i>(Advantage and PassKey Checking)</i>   | \$3.00 each<br>Free         |
| Notary Services <i>(Non-Customers)</i>   | \$10.00                     |

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|---|------------------|
| Overdraft (NSF) Fees and Returned Item (NSF) Fees*  | \$35.00 per item |
| <i>(Business Checking Accounts)</i>   | \$35.00 per item |
| <i>(Returned Item Fee for Health Savings Account)</i>   | \$15.00 per item |
| <i>( Per item for overdrafts or returned items; may be created by check, in person withdrawals, ATM withdrawals, or other electronic means. *Nonsufficient Funds (NSF) Fees: If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you may be charged a NSF fee for returning the payment. Such an item or payment may be presented multiple times and we do not monitor or control the number of times a transaction is presented for payment. We may charge you a NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. Overdraft Fees and Returned Item Fees are types of NSF fees.)</i> |                  |
| Photocopies   | \$0.25 each      |
| Returned Deposit Item Fee   | \$15.00 per item |
| Safe Deposit Box Rental Fee (contents not FDIC insured)   | Priced by size   |
| <i>(3X5 \$42.50 Annual) (5X5 \$50.00 Annual) (3X10 \$65.00 Annual) (5X10 \$90.00 Annual) (10X10 \$150.00 Annual)</i>  |                  |
| <i>(PassKey Members receive 25% discount off first year, 10% each year thereafter)</i>  |                  |
| <i>(Late charge after 30 days)</i>  | \$10.00          |
| <i>(Box Drilling)</i>   | \$270.00         |
| <i>(Key Replacement)</i>  | \$70.00          |
| Solutions Checking Debit Card Charge  | \$2.00           |
| Stop Payment Fee  | \$32.00 per item |
| <i>(PassKey Members)</i>  | Free             |
| Telephone Transfer Fee  | \$5.00           |
| <i>(PassKey Members)</i>  | Free             |
| Temporary Check Fee   | \$0.50 each      |
| Wire Transfer Fee   |                  |
| Domestic Incoming   | \$17.00          |
| <i>(PassKey Members)</i>  | Free             |
| Domestic Outgoing   | \$30.00          |
| <i>(Business Online)</i>  | \$10.00          |
| <i>(PassKey Members)</i>  | Free             |
| Foreign Incoming  | \$35.00          |
| Foreign Outgoing  | \$50.00          |
| <i>(Business Online Executive)</i>  | \$35.00          |
| External Transfer Fee <i>(Consumer Online/Mobile Banking)</i>   |                  |
| Standard Incoming   | Free             |
| Standard Outgoing   | Free             |
| Next-Day Incoming   | \$5.00 each      |
| Next-Day Outgoing   | \$5.00 each      |