



**DEPOSIT ACCOUNT PRODUCTS AND FEE SCHEDULE**

**Locality Bank Deposit Account Products**

Account Name	Minimum to Open Account	Minimum Balance to Avoid Monthly Maintenance Fee	Monthly Maintenance Fee	Earnings Credit Rate	Interest Bearing Account ***	Tiered Interest Compounded Daily	Daily Balance Computation Method	Transfer Limitations	Monthly Statement
Commercial Basic Checking	\$100	\$3,500	\$12 *	No	No	No	Daily Ledger Balance	No	Yes
Commercial Account Analysis	\$100	n/a	**	Yes	No	No	Daily Ledger Balance	No	Yes
Commercial Money Market	\$100	\$2,500	\$15	No	Yes	Yes	Daily Ledger Balance	Yes	Yes
Consumer Basic Checking	\$25	n/a	n/a	No	No	No	Daily Ledger Balance	No	Yes
Consumer Money Market	\$100	\$2,500	\$15	No	Yes	Yes	Daily Ledger Balance	Yes	Yes

\* Fee waived on new accounts for first 60-days

\*\* Activity fees may apply. An Earnings Credit Rate may offset certain fees and charges

\*\*\* Interest is calculated on the daily ledger balance and credited to your account monthly

## FEE SCHEDULE

ACCOUNT FEES	FEE AMOUNT
Account Alerts	\$ 0.00
Account Closing Fee <i>(within 90-days of opening)</i>	\$ 25.00
Account Research / Balancing - per hour	\$ 25.00
Account Research – Document Retrieval - per hour	\$ 25.00
Account Transfer – per transaction <i>(processed manually by bank representative)</i>	\$ 5.00
ATM Withdrawal Transaction Fee	Refunded
Account Verification / Audit Confirmation	No Charge
Bill Pay - Consumer	\$ 0.00
Bill Pay – Consumer per transaction	\$ 0.00
Bill Pay – Consumer Expedited Payment	\$ 50.00
Check Cashing - Customer	No Charge
Check Cashing - Non-Customer <i>(on-us only)</i>	No Charge
Debit Card Expedited Delivery Fee	\$ 50.00
Debit Card Replacement <i>(per card after 3 per qtr. )</i>	\$ 5.00
Dormant Account Fee - <i>(monthly after 18-months)</i>	\$ 20.00
Dormant Account Escheat Fee	\$ 35.00
Excessive Transaction Fee Money Market <i>(per transaction, after 6 transactions per month)</i>	\$ 10.00
Garnishment <i>(plus, legal fees incurred as applicable)</i>	\$100.00
IOTA Handling Fee – monthly	\$ 10.00
Levies <i>(plus, legal fees incurred as applicable)</i>	\$100.00
Mobile Banking	\$ 0.00
Notary Service <i>(Locality Bank customers only)</i>	No Charge
Official Check – Exchange for Non-Customer	\$ 20.00
On-Line Banking	\$ 0.00
On-Line Bill Payment – Consumer	\$ 0.00
On-Line Bill Payment Expedited Service Fee	\$ 50.00
Overdraft Protection Transfer <i>(3 transfers per month @ no charge)</i>	\$ 0.00
Photocopies – <i>(per page)</i>	\$ 1.00
Returned Deposit Item	\$ 15.00
Redeposit Return Item	\$ 5.00
Statement Requests	
- e-statements	\$ 0.00
- paper statement	\$ 10.00
- interim statement	\$ 10.00
Stop Payments	\$ 35.00

COMMERCIAL ANALYSIS FEES	FEE AMOUNT
Activity Fees <i>(other services may apply)</i>	None
<i>Earnings Credit Rate subject to change as determined by the Bank. Earnings Credit Rate may offset certain fees and charges.</i>	
TREASURY MANAGEMENT SERVICES	FEE AMOUNT
<b>ACH Origination</b>	
- Monthly Fee	\$ 0.00
- Credits <i>(per file transmission)</i>	\$ 0.00
- Debits <i>(per file transmission)</i>	\$ 0.00
<b>Bill Payment</b>	
Business Bill Pay	\$ 15.00
Business Bill Pay – per transaction	\$ 2.00
Business Bill Payment – Expedited Payment	\$ 50.00
<b>Cash Services</b>	
- per strap	\$ .10
- per roll	\$ .05
<b>Deposit Bags</b>	
- Locking Zipper Bags <i>(first bag)</i>	\$ 0.00
- Locking Zipper Bags - Replacement/Lost	\$ 30.00
- Zipper Bags <i>(non-locking)</i>	\$ 5.00
<b>Deposit Coverage Fee</b>	\$ 0.12
<b>Merchant Capture</b>	\$ 0.00
<b>Positive Pay <i>(one-time set-up fee)</i></b>	\$ 0.00
<b>Remote Deposit Capture</b>	
- Implementation <i>(one time)</i>	\$ 50.00
- Scanner <i>(leased from Bank at no charge; return required when account closes)</i>	\$ 0.00
- Scanner per Month <i>(per scanner)</i>	\$ 50.00
<b>Sweep Transfers <i>(per sweep transfer)</i></b>	\$ 0.00
<b>Wire Transfer Fees <i>(per wire transfer)</i></b>	
- Domestic – Incoming	\$ 12.00
- Domestic – Outgoing	\$ 15.00
- International - Incoming	\$ 35.00
- International - Outgoing	\$ 45.00
Wire Amendment	\$ 35.00
Wire Recall	\$ 35.00
Non- Receipt Claim	\$ 35.00
INTERNATIONAL FEES	FEE AMOUNT
<b>Collection Items</b>	
- Canadian	\$ 10.00
- Domestic	\$ 10.00
- Foreign <i>(add \$10.00 for mailing and handling fee)</i>	\$ 30.00
Foreign Currency - per order	\$ 25.00
Foreign Drafts <i>(plus overnight delivery fee)</i>	\$ 30.00