



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	Yes	Daily Ledger Balance	No	Yes
Commercial Account Analysis	\$100	n/a	**	Yes	No	No	Yes	Daily Ledger Balance	No	Yes
Commercial IOTA	\$100	n/a	n/a	No	Yes	Yes	Yes	Daily Ledger Balance	No	Yes
Commercial Money Market	\$100	\$2,500	\$15*	No	Yes	Yes	Yes	Daily Ledger Balance	No	Yes
Consumer Basic Checking	\$25	n/a	n/a	No	No	No	Yes	Daily Ledger Balance	No	Yes
Consumer Money Market	\$100	\$2,500	\$15*	No	Yes	Yes	Yes	Daily Ledger Balance	No	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>	\$ 0.00
Garnishment <i>(plus, legal fees incurred as applicable)</i>	\$100.00
IOTA Handling Fee – monthly	\$ 0.00
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
ACH Origination	
- Monthly Fee	\$ 0.00
- Credits <i>(per file transmission)</i>	\$ 0.00
- Debits <i>(per file transmission)</i>	\$ 0.00
Bill Payment	
Business Bill Pay	\$ 15.00
Business Bill Pay – per transaction	\$ 2.00
Business Bill Payment – Expedited Payment	\$ 50.00
Cash Services	
- per strap	\$.10
- per roll	\$.05
Deposit Bags	
- Locking Zipper Bags <i>(first bag)</i>	\$ 0.00
- Locking Zipper Bags - Replacement/Lost	\$ 30.00
- Zipper Bags <i>(non-locking)</i>	\$ 5.00
Deposit Coverage Fee	\$ 0.12
Merchant Capture	\$ 0.00
Positive Pay <i>(one-time set-up fee)</i>	\$ 0.00
Remote Deposit Capture	
- 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
Sweep Transfers <i>(per sweep transfer)</i>	\$ 0.00
Wire Transfer Fees <i>(per wire transfer)</i>	
- 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
Collection Items	
- 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