



Deposit 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
Certificate of Deposit	\$2,500	n/a	n/a	No	Yes	No	Yes	Daily Ledger Balance	No	No

* Fee waived on new accounts for first 60-days

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

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



Fee Schedule

ATM Fees and Debit Card Fees	Domestic ATM Withdrawal Transaction Fee	Refunded
	Foreign Exchange Rate Adjustment: Debit card purchases, non-ATM cash transactions or ATM withdrawals in a foreign currency	3% of the withdrawal amount after conversion to U.S. dollars
	Debit Card Replacement / Rush Request: A request for express overnight shipping. (Avoid this fee by requesting standard shipping)	\$50 per card, upon request
Non-Sufficient Funds Fees	Non-Sufficient Funds: This occurs when Locality Bank pays a check, ACH, ATM, or debit card purchase transaction, when the account does not have enough money to cover the item(s) presented	Locality Bank will waive the first 3 occurrences daily. <ul style="list-style-type: none"> ▪ \$18 per item after 3 ▪ Maximum of 3 additional fees per business day (up to \$54). (fee waived until May 3rd)
Wire Transfer Fees	Domestic and International Incoming Wire: A wire transfer deposited into your account	\$0 per transfer
	Banker Assisted Outgoing Domestic Wire: A banker helps in sending the wire to a bank account within the U.S.	\$25 per transfer \$12 return wire fee
	Online Outgoing Domestic Wire: localitybank.com or the mobile app is used to send a wire	\$12 per transfer \$12 return wire fee
	Outgoing International Wire: A banker helps send a wire from your Locality Bank account to a bank outside the U.S. in either U.S. dollars (USD) or foreign currency (FX)	\$45 per transfer \$12 return wire fee
ACH Origination Fees	ACH Online Module: Allows ACH Origination capability on selected accounts	\$0 per month
	ACH Payments: Initiate electronic (ACH) payments to any checking or savings in the U.S.	\$0.25 per transaction for the first 50 / \$0.15 per transaction over 50 \$1 same day ACH \$2 return fee
	ACH Collections: Initiate electronic (ACH) collections to any checking or savings accounts in the U.S.	\$0.25 per transaction for the first 50 / \$0.15 per transaction over 50 \$1 same day ACH \$2 return fee
	ACH Credit / Debit Block: Allows clients to block all ACH debits, credits, or both from a checking account.	\$0 monthly fee
	ACH Positive Pay: Allows to filter and whitelist specific authorized ACH company ID's	\$0 per month

Fee Schedule

Online Banking Service Fees	Check Positive Pay: Customer uploads a file or enters check information they have written, and Locality compares checks presented for payment against that file or entered information to help prevent fraud	\$0 monthly fee per account \$0 per exception item \$0 per check return
	Reverse Positive Pay: Allows customers to monitor checks presented to Locality for payment against checks they have written to help prevent fraud	\$0 monthly fee per account \$0 per exception item \$0 per check return
	Remote Deposit Capture / Multi Feed Check Scanner: Remotely scan and deposit checks using a multi feed check scanner	\$25 a month \$500 each additional scanner
	Remote Deposit Capture / Single Feed Check Scanner: Remotely scan and deposit checks using a single feed check scanner	\$15 a month \$300 each additional scanner
	Online Stop Payment: Submit stop payments directly in localitybank.com or the mobile app	\$6 each stop payment request

Other Fees	Order for Checks or Supplies: An order of business checks, deposit slips or other banking supplies	Varies (based on check type and items ordered)
	Temporary Checks: 3 to a page custom printed temporary checks	\$2 per page
	Official Check: A check issued by the bank / branch, for any amount, and a payee designated by the client	\$5 a check
	Legal Processing: Processing of any garnishment, tax levy, or other court or administrative order against your accounts, whether or not the funds are actually paid	\$100 per order
	Stop Payment: Banker assisted stop payment request, check or ACH	\$25 per request
	Returned Deposited Item or Cashed Check Returned: Returned or cashed item that is returned unpaid	\$12 per item
	Account Transfer: Internal account transfer processed manually by bank representative	\$5 per transfer (fee waived until May 3 rd)
	Check Cashing: Customer and non-customer on us checks	\$0 per check
	Overdraft Protection Transfer: A transfer is automatically initiated from another one of your accounts previously designated	Locality Bank will waive the first 3 occurrences each month. ▪ \$5 per transfer after 3 (fee waived until May 3 rd)
	Statements: E-statements will be available at the beginning of each month on localitybank.com or the mobile app. If you select to receive paper statements, those will be delivered via regular mail.	\$0 e-Statement \$3 paper statement via mail
	Dormant Account Fee: This occurs when an account is inactive and will be charged monthly after 18 months of inactivity.	\$20 per month
	Collection Items: Foreign checks will be treated as collection items and will be forwarded to the foreign bank that the check is drawn on for clearance.	\$10 per item Canadian \$10 per item Domestic \$30 per item Foreign
Excessive Transaction Fee Money Market: Regulation D allows up to six restricted transactions a month on savings and money market accounts.	\$5 per transaction, after 6 transactions per month	