



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	Yes	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	Yes	Yes
Certificate of Deposit	\$2,500	n/a	n/a	No	Yes	No	Yes	Daily Ledger Balance	No	No
Certificate of Deposit 6-month CD Special	\$5,000	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; up to \$6 per ATM transaction and maximum of \$50 per statement cycle.
	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
	Banker Assisted 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
	Online Outgoing International Wire: localitybank.com or the mobile app is used to send a wire from a Locality Bank account to a bank outside the U.S. in U.S. dollars or foreign currency (FX)	\$25 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: Non-customer on us checks	\$5 per check for non-customers
	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	