

## 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

\* 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

<b>ATM Fees and Debit Card Fees</b>	<b>Domestic ATM Withdrawal Transaction Fee</b>	Refunded; maximum of \$50 per statement cycle.
	<b>Foreign Exchange Rate Adjustment: Debit card purchases, non-ATM cash transactions or ATM withdrawals in a foreign currency</b>	<b>3%</b> of the withdrawal amount after conversion to U.S. dollars
	<b>Debit Card Replacement / Rush Request:</b> A request for express overnight shipping. (Avoid this fee by requesting standard shipping)	<b>\$50</b> per card, upon request
<b>Non-Sufficient Funds Fees</b>	<b>Non-Sufficient Funds:</b> 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"> <li>▪ <b>\$18</b> per item after 3</li> <li>▪ Maximum of 3 additional fees per business day (up to \$54). (fee waived until May 3<sup>rd</sup>)</li> </ul>
<b>Wire Transfer Fees</b>	<b>Domestic and International Incoming Wire:</b> A wire transfer deposited into your account	<b>\$0</b> per transfer
	<b>Banker Assisted Outgoing Domestic Wire:</b> A banker helps in sending the wire to a bank account within the U.S.	<b>\$25</b> per transfer <b>\$12</b> return wire fee
	<b>Online Outgoing Domestic Wire:</b> localitybank.com or the mobile app is used to send a wire	<b>\$12</b> per transfer <b>\$12</b> return wire fee
	<b>Outgoing International Wire:</b> 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)	<b>\$45</b> per transfer <b>\$12</b> return wire fee
<b>ACH Origination Fees</b>	<b>ACH Online Module:</b> Allows ACH Origination capability on selected accounts	<b>\$0</b> per month
	<b>ACH Payments:</b> Initiate electronic (ACH) payments to any checking or savings in the U.S.	<b>\$0.25</b> per transaction for the first 50 / <b>\$0.15</b> per transaction over 50 <b>\$1</b> same day ACH <b>\$2</b> return fee
	<b>ACH Collections:</b> Initiate electronic (ACH) collections to any checking or savings accounts in the U.S.	<b>\$0.25</b> per transaction for the first 50 / <b>\$0.15</b> per transaction over 50 <b>\$1</b> same day ACH <b>\$2</b> return fee
	<b>ACH Credit / Debit Block:</b> Allows clients to block all ACH debits, credits, or both from a checking account.	<b>\$0</b> monthly fee
	<b>ACH Positive Pay:</b> Allows to filter and whitelist specific authorized ACH company ID's	<b>\$0</b> per month

## Fee Schedule

<b>Online Banking Service Fees</b>	<b>Check Positive Pay:</b> 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
	<b>Reverse Positive Pay:</b> 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
	<b>Remote Deposit Capture / Multi Feed Check Scanner:</b> Remotely scan and deposit checks using a multi feed check scanner	\$25 a month \$500 each additional scanner
	<b>Remote Deposit Capture / Single Feed Check Scanner:</b> Remotely scan and deposit checks using a single feed check scanner	\$15 a month \$300 each additional scanner
	<b>Online Stop Payment:</b> Submit stop payments directly in localitybank.com or the mobile app	\$6 each stop payment request

<b>Other Fees</b>	<b>Order for Checks or Supplies:</b> An order of business checks, deposit slips or other banking supplies	<b>Varies</b> (based on check type and items ordered)
	<b>Temporary Checks:</b> 3 to a page custom printed temporary checks	\$2 per page
	<b>Official Check:</b> A check issued by the bank / branch, for any amount, and a payee designated by the client	\$5 a check
	<b>Legal Processing:</b> 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
	<b>Stop Payment:</b> Banker assisted stop payment request, check or ACH	\$25 per request
	<b>Returned Deposited Item or Cashed Check Returned:</b> Returned or cashed item that is returned unpaid	\$12 per item
	<b>Account Transfer:</b> Internal account transfer processed manually by bank representative	\$5 per transfer (fee waived until May 3 <sup>rd</sup> )
	<b>Check Cashing:</b> Non-customer on us checks	\$5 per check for non-customers
	<b>Overdraft Protection Transfer:</b> 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 <sup>rd</sup> )
	<b>Statements:</b> 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
	<b>Dormant Account Fee:</b> This occurs when an account is inactive and will be charged monthly after 18 months of inactivity.	\$20 per month
	<b>Collection Items:</b> 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
<b>Excessive Transaction Fee Money Market:</b> Regulation D allows up to six restricted transactions a month on savings and money market accounts.	\$5 per transaction, after 6 transactions per month	