



## Schedule of Account Features and Charges for Personal Checking, Savings and Money Market Accounts

As of October 2, 2019

**NOTE:** All of our personal banking products feature: *no Online Banking fees, no Online Bill Pay fees*, and we will charge you *no ATM usage fees* (Other banks may charge you to use their ATM with our ATM card).

### Prime Checking Accounts

- Interest earning
- ATM and Debit Cards available
- Minimum Balance to open: \$0.00
- No Monthly Maintenance Service Charge
- Your interest rate and Annual Percentage Yield may change. For current interest rates and Annual Percentage Yields, please see our current Interest Rate Schedule.
- Frequency of Interest Rate Changes: we may change the interest rate on your Prime Checking account at any time.
- Determination of Rate: we may change the interest rate on your Prime Checking account at our discretion.
- Interest Computation Method: we use the daily balance method to calculate the interest on your account. This means we will apply a daily periodic rate to the principal in your account each day.
- Compounding and Crediting Frequency: interest will be credited and compounded every month.
- Effect of Closing Your Account: if you close your Prime Checking account before interest is credited, you will receive your accrued interest (on a pro rata basis from the first day of the earning period to the date the account is closed).

### Prime Savings Accounts

- Interest earning
- Monthly Statement
- ATM Cards available
- Minimum Balance to Open: \$0.00
- No Monthly Maintenance Service Charge
- Your interest rate and Annual Percentage Yield may change. For current interest rates and Annual Percentage Yields, please see our current Interest Rate Schedule
- Frequency of Interest Rate Changes: we may change the interest rate on your Prime Savings Account at any time
- Determination of Rate: we may change the interest rate on your Prime Savings Account at our discretion
- Interest Computation Method: we use the daily balance method to calculate the interest on your account. This means we will apply a daily periodic rate to the principal in your account each day.
- Compounding and Crediting Frequency: interest will be credited and compounded every month
- Effect of Closing Your Account: if you close your Prime Savings account before interest is credited, you will receive your accrued interest (on a pro rata basis from the first day of the earning period to the date the account is closed).
- You may make no more than six (6) transfers from your account per statement period, if by pre-authorized or automatic transfer, or telephone (including data transmission) agreement, by computer, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

### Prime Money Market Accounts

- Interest earning
- Monthly Statement

- ATM Cards available
- Minimum Balance to open: \$0.00
- No Monthly Maintenance Service Charge
- Your interest rate and annual percentage yield may change. For current interest rates and annual percentage yields, please see our current Interest Rate Schedule.
- Frequency of Interest Rate Changes: we may change the interest rate on your Money Market account at any time
- Determination of Rate: we may change the interest rate on your Money Market account at our discretion
- Interest Computation Method: we use the daily balance method to calculate the interest on your account. This means we will apply a daily periodic rate to the principal in your account each day.
- Compounding and Crediting Frequency: interest will be credited and compounded every month
- Effect of Closing Your Account: if you close your Money Market account before interest is credited, you will receive your accrued interest (on a pro rata basis from the first day of the earning period to the date the account is closed).
- You may make no more than six (6) transfers from your account per statement period, if by pre-authorized or automatic transfer, or telephone (including data transmission) agreement, by computer, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

### Prime Certificates of Deposit, Certificates of Deposits and IRA Accounts (Including Jumbo Certificates)

- Interest earning
- No maintenance fees
- Minimum deposit required to open: Please see our current Interest Rate Schedule (\$100,000 for Jumbo Certificates)

- After the account is opened, you may not make deposits into, or withdrawals of deposited funds from, the account until the maturity date
- Interest Computation Method: we use the daily balance method to calculate the interest on your account. This means we will apply a daily periodic rate to the principal in your account each day.
- Compounding and Crediting Frequency: interest will be credited and compounded every month. Interest will be credited at maturity, unless withdrawn sooner.
- We will impose a penalty if you withdraw any of the deposited funds before the maturity date.

**EFT Charges**

ACH Stop Payment Fee	\$15.00
ATM Card Replacement	\$5.00
Domestic Wire Transfers- Outgoing	\$15.00
Foreign Wire Transfers- Outgoing	\$30.00
Incoming Wire Transfers	\$15.00

**SCHEDULE OF OTHER ACCOUNT FEES**

<b>Description</b>	<b>Fee</b>
Account closed within 90 days of opening	\$10.00
Bond Coupons, per issue	\$10.00
Bond Coupons Returned	\$15.00
Check Printing	Dependent on check style selected
Official Checks	\$5.00
Checkbook Reconciliation, per Hour	\$25.00
Check or Deposit Photocopy	\$3.00 per item
Returned Deposit or Cashed Item	\$15.00
Insufficient Funds Fee- Each Check or ACH Debit Paid or Returned	\$25.00
Uncollected Funds Fee- Each Check or ACH Debit Paid or Returned	\$25.00
Overdraft Transfer Fee	\$5.00
Interim Statement	\$10.00
Coin Counting	\$2.00 per \$100 counted
Collection Items and Drafts	\$20.00 (Plus any fees assessed by other banks)
Currency Orders	Negotiated
Documentary Incoming or Outgoing Collections	\$20.00
Dormant/Inactivity Fees <i>applies to account balances less than \$100.00 with no customer initiated activity for a period greater than one year</i>	\$5.00 per month
Post Dated Check fee	\$15.00
Check Stop Payment Fee	\$15.00
Excess Transaction Fee <i>(Savings and Money Market Accounts)</i>	\$10.00
Canadian Checks deposited	\$10.00
Outgoing IRA Transfers	\$25.00
Legal Attachments, Levies, Garnishments, etc. Research	\$50.00 \$25.00 per hour