

# Personal Account Products Schedule of Charges

Effective March 1, 2021

## PERSONAL CHECKING

Monthly Service Charge	\$10*
Additional Check Charge (over first 20 checks)	\$0.25 each

\* Fee waived with minimum daily balance of \$1,000 or average daily balance of \$2,000

## PERSONAL LOW COST CHECKING

Monthly Service Charge	\$4
Additional Check Charge (over first 10 checks)	\$0.50 each

## PERSONAL CHECKING PLUS INTEREST

Monthly Service Charge	\$12*
Additional Check Charge (over first 20 checks)	\$0.25 each

\* Fee waived with minimum daily balance of \$1,500 or average daily balance of \$2,500

## MONEY MARKET AND SAVINGS ACCOUNTS

Money Market and Savings Accounts are allowed up to six (6) covered transfers per calendar month (including pre-authorized debits, online banking transfers, payments to third parties, telephone transfers, and point of sale transactions). There is no limit to the number of withdrawals made in person, by messenger, mail or phone. In the case of phone initiated, mail, and messenger withdrawals, the requested amount must be delivered by mail in a check made payable to the account holder.

**Excessive Activity:** If there are more than six covered transfers per calendar month we may close your Money Market or Savings Account, take away the ability to transfer and write checks, or convert the account to a checking account that allows for more withdrawal activity.

## TIERED PERSONAL SUPER SAVINGS

Monthly Service Charge	\$15*
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\* Fee waived with minimum daily balance of \$2,500 or average monthly balance of \$5,000

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Monthly Service Charge	\$15*
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\* Fee waived with minimum daily balance of \$2,500 or average monthly balance of \$5,000

## PERSONAL ELITE MONEY MARKET

Monthly Service Charge	\$15*
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\* Fee waived with minimum daily balance of \$10,000

## PERSONAL SAVINGS

Quarterly Service Charge	\$6*
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\* Fee waived with minimum daily balance of \$500

For minors and Uniform Transfers to Minors Act accounts, the quarterly service charge is reduced to \$3.00 and the minimum daily balance required to have no quarterly service charge is reduced to \$100.

The Minor Savings Account is available to minors under the age of 18. This account will convert to the Personal Savings Account after the client reaches the age of 18. The terms and conditions of the Personal Savings Account is provided together with the terms and conditions of the Minor Savings Account at account opening.

### Based on the terms used above:

- **Daily Balance:** The full amount of principal in the account each day.
- **Average Daily Balance:** Determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.