



## RETAIL SCHEDULE OF FEES AND SERVICE CHARGES

### MONTHLY MINIMUM BALANCE FEES

Product	Minimum Balance Requirement	Fee	Information
Statement Savings Account	\$100	\$5	If balance falls below minimum any day during the month.
Extra Savings Account	\$500	\$5	If balance falls below minimum any day during the month.
Money Market Deposit Account	\$2,500	\$10	If balance falls below minimum any day during the month.
Extra Checking Account	Must maintain \$500 in this account, or \$1,500 in combination of your qualifying deposit accounts.	\$5	If average monthly balance falls below the stated minimum requirements
Plus Checking Account	\$100	\$5	If average monthly balance falls below minimum.
Money Management Checking	\$1,500 in this account, or \$50,000 in combination of qualifying relationships.	\$10	If average monthly balance falls below minimum.

### ATM FEES

You may also be charged a fee when you use an ATM we do not own or operate by the ATM owner/operator and the owner/operator may charge you a fee for a balance inquiry even if you do not complete a transfer or withdrawal.

Deposits/Withdrawals	\$1	Per transaction, when performed at an ATM we do not own or operate.
Inquiries	\$.55	Per transaction, when performed at an ATM we do not own or operate.
Reject/Denial	\$.55	Per transaction, when performed at an ATM we do not own or operate.
Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	\$32	Per withdrawal request paid on non-sufficient funds.
Non-Customer Transaction Fee	\$3	Per transaction by a non-customer, when performed at an ATM we own or operate.

ATM FEES CONTINUED...

International Withdrawal	\$3	Per transaction
International Inquiry	\$1.75	Per inquiry
Card Replacement Fee	\$10	Per card (ATM or Debit)

### COLLECTIONS, TRANSFERS, ACH

Outgoing Domestic Wire Transfer	\$25	Each
Outgoing International Wire Transfer	\$35	Each
Incoming Wire Transfer	\$20	Each
Incoming Collection from Other Bank	\$20	Each
Coupon Collection Fee	\$5	Each
Automatic Loan Payment Not Processed	\$10	After 3 attempts to make your payment
Returned ACH Items	\$32	Per item
Stop Payment on ACH	\$30	Per stop payment
Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	\$32	Per ACH item paid on non-sufficient funds

### INTERNET AND MOBILE BANKING

Monthly Maintenance Fee	Free
Bill Payments	Free
Mobile Banking	Free

### ACCOUNT USAGE AND MAINTENANCE

Early Closeout Fee	\$25	For checking and savings accounts, if account is closed within first 6 months of opening.
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### ACCOUNT USAGE AND MAINTENANCE CONTINUED...

Early Withdrawal Fee	\$50	For Certificates, when a withdrawal is performed before maturity. Additional fees may apply. Refer to your account disclosure for more information.
Nonsufficient Funds	\$32	Per transaction

Nonsufficient Funds	\$32	Per transaction
Uncollected Funds	\$32	Per transaction
Return of Deposited Item	\$10	Per transaction
Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	\$32	Per transaction
Inactive Fee	\$10	Per month, if account has had no customer generated activity for 6 consecutive months. Checking accounts only.
Savings Overdraft Fee	\$10	Per occurrence, when your savings account is linked to your checking account and an overdraft occurs. Charged to your checking account.

## BANK AND MISCELLANEOUS ITEMS

Stop Payment	\$30	Per each stop payment you request on a personal check.
Check Protest	\$25	Per protest* (*Protest refers to a formal, written declaration stating that a check presented was dishonored.)
Certified Check	\$25	Per check written in which the bank guarantees the funds.
Check Printing	----	Prices vary
Return of Paid Checks	\$20	Per month
Check Images	\$5	Per statement cycle
CD of Account Statements and Images	\$50	Per CD
Bank Money Orders	\$2	Each
Stop Payment on Bank Money Orders	\$30	Per stop payment

## BANK AND MISCELLANEOUS ITEMS CONTINUED...

Bank Checks	\$5	Each
Stop Payment on Bank Check	\$30	Per Stop
Visa Gift Card	\$3.95	Per card, when sold to a customer
Visa Gift Card	\$5.95	Per card, when sold to a non-customer
Foreign Currency Orders	\$25	Per \$2,500 for overnight processing
Foreign Currency Orders	\$28	Per \$2,500 for priority overnight processing
Foreign Currency Exchange	1%	Of total exchanged
Foreign Draft Processing	\$10	Per occurrence

#### ADMINISTRATIVE AND INFORMATION SERVICES

IRA Administration Fee	\$10	Annually, for plans in distribution
Copy of Account Statements and other bank items* *Tax Forms, Personal Checks, Bank Money Orders and Bank Checks	\$3	Per item(s) copied.
Processing Legal Papers	\$100	Per occurrence
Cash Advance Fee	\$3	Per advance
Signature Guarantee	\$10	Per guarantee, unless funds are transferred to Pathfinder Bank or Pathfinder Investment Services.
Account Research/Reconciliation	\$40	Per hour, with a minimum of \$10
Returned Statement Fee	\$5	Per statement that is returned to us as undeliverable

1/15/2019