

# CONSUMER BANKING FEE SCHEDULE



## CHECKING ACCOUNTS

| Features   | eOne Checking      | Interest Checking  |
|--|--------------------|--------------------|
| Minimum Balance to Open  | \$10 - online/mail | \$10 - online/mail |
| Monthly Maintenance Fee  | None               | None               |
| Charge per Check Paid  | No Charge          | No Charge          |
| Online Banking with Bill Pay   | No Charge          | No Charge          |
| Salem Five ATM Fees for Transactions at Non-Salem Five or Non-Allpoint ATMs <sup>1</sup> | No Charge          | No Charge          |
| Reimbursement of other banks' ATM surcharges <sup>1</sup>                                | Up to \$15.00      | None               |

<sup>1</sup>If you initiate a transaction outside of the Salem Five and Allpoint ATM networks, a surcharge may be applied by that operator and/or by an automated transfer network. For eOne Checking, surcharges up to \$15.00 per statement cycle will be reimbursed.

## SAVINGS<sup>2</sup>

| Features   | eOne Savings |
|--|--------------|
| Monthly Maintenance Fee  | None         |
| Minimum Daily Balance to Waive Monthly Fee   | None         |
| Excess Debit Fee <sup>2</sup>  | \$10.00      |
| Salem Five ATM Fees for Transactions at Non-Salem Five or Non-Allpoint ATMs <sup>3</sup> | \$3.00       |
| Conditions   | None         |

<sup>2</sup>A savings account is a limited transaction account that permits up to six pre-authorized, automatic or telephone transfers per calendar month to third parties or between deposit accounts within the Bank. Debits in excess of these limitations are assessed the excess debit fee. <sup>3</sup>If you initiate a transaction outside of the Salem Five and Allpoint ATM networks, a surcharge may be applied by that operator and/or by an automated transfer network.

## SPECIAL SERVICES

| Checking and Savings Account Related Fees                                      | Amount         |
|--|----------------|
| Checks and all other debits paid against insufficient funds (NSF) <sup>4</sup> | \$5.00/\$35.00 |
| Overdraft Protection Annual Fee  | \$25.00        |
| Returned Deposited/Cashed Item <sup>5</sup>                                    | \$7.11/\$7.50  |
| Stop Payment Order   | \$30.00        |
| Copy of Check, Statement or Deposit Slip <sup>6</sup>                          | \$5.00         |
| Lost Passbook Fee  | \$20.00        |
| Check Printing and Supplies  | Fees Vary      |
| Account Closing By Mail  | \$10.00        |
| Inactivity Fee <sup>7</sup>  | \$5.00         |
| Branch Transaction Fee <sup>8</sup>  | \$9.95         |

<sup>4</sup> These per item fees are imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, and other electronic means (as applicable). For accounts flagged as 18/65, the \$35 per item fee is reduced to \$5 per item. NSF fees will be limited to five (5) fees per day that can be charged to your account. We will not charge a fee to your deposit account when we decline or return an item unpaid due to insufficient or uncollected funds, but you may be charged a fee by the payee for the returned payment. Should a transaction overdraw your account in the amount of \$5.00 or less, your account will not be charged. <sup>5</sup>If the item returned is drawn on an account held by the Salem Five account holder at another bank, the fee assessed is \$7.50. <sup>6</sup>Per statement, deposit slip or check (first 25 checks requested annually per account are free). <sup>7</sup>The inactivity fee will be imposed on eOne checking accounts if the average daily balance is below \$250.00 and the account has been inactive for the preceding 12 months. <sup>8</sup>eOne Checking and eOne Savings customers will be charged if a transaction is conducted at a branch.

# CONSUMER BANKING FEE SCHEDULE



| Electronic Banking Fees  | Amount                          |
|--|---------------------------------|
| Withdrawals or Inquiries at Salem Five and Allpoint ATMs                           | No Charge                       |
| Inquiries at Non-Salem Five or Non-Allpoint ATM locations                          | \$2.00                          |
| Withdrawals at non-Salem Five or Non-Allpoint ATMS                                 | \$3.00                          |
| Foreign Transaction Fee (applies to international debit and ATM card transactions) | 3.00% of the U.S. dollar amount |
| ATM/Visa® Debit Card Replacement   | \$10.00                         |
| Expedited Debit Card Delivery Fee  | \$45.00                         |
| External Fund Transfer Debit   | No Charge                       |
| Expedited Electronic Payment   | \$9.95                          |
| Expedited Payment by Overnight Check   | \$16.00                         |
| Zelle® Transfer  | No Charge                       |

| Health Savings Accounts | Amount  |
|-------------------------|---------|
| HSA Set-up Fee          | \$25.00 |
| Monthly Maintenance Fee | \$2.50  |

| Retirement Accounts                          | Amount  |
|--|---------|
| IRA Annual Service Fee                       | \$15.00 |
| Qualified Plan Annual Service Fee            | \$25.00 |
| Distribution/Termination Fee (Under Age 59½) | \$25.00 |
| Trustee Transfer Fee                         | \$25.00 |

| Miscellaneous Fees                                       | Amount  |
|--|---------|
| Money Order  | \$5.00  |
| Treasurer's Check  | \$8.00  |
| Foreign Check Collections - Canadian Items <sup>9</sup>  | \$15.00 |
| Foreign Check Collections - All Other Items <sup>9</sup> | \$30.00 |

| General Account Related Fees                                 | Amount   |
|--|----------|
| Account Reconciliation (per hour)                            | \$25.00  |
| Account Research (per hour)                                  | \$25.00  |
| Incoming Wire Transfers <sup>9,10</sup>                      | \$15.00  |
| Outgoing Wire Transfer - Domestic <sup>9</sup>               | \$30.00  |
| Outgoing Wire Transfer - Foreign <sup>9</sup>                | \$45.00  |
| Escheat Processing (Abandoned Property)                      | \$100.00 |
| Legal Processing - Government Levy                           | \$50.00  |
| Legal Processing - Trustee Attachment or Other Legal Service | \$50.00  |

### Contact Information

Contact Center: (800) 850-5000  
 AccessLine Telephone Banking: (978) 745-7787  
 Salemfive.com | mail@salemfive.com

<sup>9</sup>Additional charges may be assessed by intermediary bank(s). These charges will be deducted from the check or wire transfer proceeds.  
<sup>10</sup>eOne Checking will be reimbursed up to \$20 per statement cycle. Interest Checking is not charged an incoming wire fee.