

| Account Services  | Fee          |
|---|--------------|
| Coin/Currency Supplied (per roll/strap)   | \$0.15       |
| Coins Deposited over \$100  | 1% of total  |
| Multiple Signatures Required (per month)  | \$20         |
| Night Bags (zip lock)   | \$20         |
| Returned Deposit Fee  | \$15         |
| Returned Deposit Item-Special Handling  | \$4.50       |
| Statement Held at Branch (per month)  | \$10         |
| Outgoing International Wire Transfer (*plus corresponding bank fees)  | \$40*        |
| Domestic Outgoing Wire Transfer   | \$25         |
| Incoming Wire Transfer  | \$15         |
| Deposit Account Control Agreement   | \$100        |
| <b>Other</b>  |              |
| Bond Coupon Redemption (per envelope)   | \$10         |
| Cancelled Check Copies: up to 6 (per item)*<br>*after 6 checks, refer to Account Research Fee   | \$5          |
| Canadian Check (\$2,499.99 and under)   | \$5          |
| Cashier's Check Purchase (available to account holders only)  | \$10         |
| Canadian Check (2,500.00 and over)<br>*Additional: Corresponding Bank fees plus JP Morgan Chase fee of \$75.00, plus any related charges incurred by Chase during processing                          | \$50*        |
| Copies (Money Order or Cashier's Check, per item)   | \$5          |
| Damage to Property  | As appraised |
| Domestic Collections  | \$30         |
| Early Closing Fee<br>(if account is closed within 120 days of opening date)   | \$25         |
| Facsimile<br>Domestic (per page)<br>International (per page)  | \$3<br>\$5   |
| Foreign Check Redemption  | \$50         |
| Foreign Currency<br>(Purchase: shipping & handling) (Redeem: \$15.00 plus percent of total)   | \$15         |
| Form 1099 Copies  | \$5          |
| Funds Transfer - Customer Service Assisted  | \$5          |
| Instant Statement Branch Service  | No Fee       |
| Instant Statement Mail Delivery   | \$3          |
| Lost Money Order or Cashier's Check Claim   | \$20         |
| Merchant Services (per service agreement)   | Quoted       |
| Money Order Purchase (available to account holders only)  | \$5          |
| Notary Public   | No Fee       |
| Photocopies (per page)  | \$0.25       |
| Signature Guarantee   | No Fee       |
| Special Handling/Item   | \$5          |
| Statement Copies -up to 6 statements* (per item)<br>*after 6 statements, refer to Account Research Fee  | \$5          |
| Stop Payment Check & Non-ATM Electronic Payment   | \$35         |
| Stop Payment Renewal: Check and Non-ATM Electronic Payment  | \$35         |
| Temporary Checks (per sheet of 3)   | \$2          |
| Third Party Request to Close Account  | \$25         |
| <b>Overdraft/Uncollected Funds</b>  |              |
| ACH Overdraft   | \$35         |
| Non-Sufficient Funds (NSF)  | \$35         |
| Savings Sweep (per transfer)  | \$10         |
| Overdraft Sweep Fee (per occurrence and is limited to one fee per day)  | \$10         |
| Uncollected Funds (UCF)   | \$35         |
| Negative Balance - Daily fee beginning after the 2nd consecutive calendar day the account has a negative ledger balance; \$1 per \$1,000 of negative ledger balance, with a minimum daily fee of \$5. |              |

| Card/ATM Services  | Fee                                  |
|--|--------------------------------------|
| ATM Adjustments (non-BankFinancial terminals only)   | \$5                                  |
| ATM/VISA® Check Card Replacement Fee   | \$5                                  |
| ATM Transaction Fee BankFinancial ATM network  | No Fee                               |
| Non-BankFinancial ATM Transaction<br>Plus any fee imposed by the owner of the other terminal or network. You may be eligible for more free ATM services. Refer to the specific account for more information.                                 | \$2.50                               |
| Special Card Delivery Fee (Debit or ATM)<br>• Re-Address (send to alternate address)<br>• Overnight (ship overnight to address on file)<br>• Address + Overnight (send to alternate address)   | \$15<br>\$40<br>\$40                 |
| VISA® Check Card Research (per every 20 minutes)<br>*\$10 for each additional full or part 20 minutes  | \$10*                                |
| VISA® Debit Card Research (per every 20 minutes)   | \$50                                 |
| VISA® Debit Card Research VISA® Prepaid Cards<br>• General Purpose Card<br>• Activation Fee<br>• Gift Card<br>• Travel Card VISA®/MasterCard® Cash Advance   | \$4.95<br>\$2.50<br>\$3.95<br>\$6.95 |
| VISA® /Mastercard® Cash Advance  | No Fee                               |
| <b>Safe Deposit Boxes</b>  |                                      |
| -Size availability varies per location   | <b>Annual Fee</b>                    |
| 2x5x20; 2x5x22   | \$25                                 |
| 3 x 5 x 20; 3 x 5 x 22   | \$30                                 |
| 4 x 5 x 20   | \$37                                 |
| 5 x 5 x 20; 5 x 5 x 22   | \$45                                 |
| 3 x 10 x 20; 3 x 10 x 22   | \$50                                 |
| 4 x 10 x 20  | \$60                                 |
| 5 x 10 x 20; 5 x 10 x 22   | \$70                                 |
| 6 x 10 x 20  | \$85                                 |
| 8 x 10 x 20  | \$110                                |
| 10 x 10 x 20; 10 x 10 x 22   | \$120                                |
| 15 x 10 x 20; 15.5 x 10 x 22   | \$160                                |
| 8 x 16 x 20  | \$175                                |
| 12 x 16 x 20   | \$255                                |
| 24 x 16 x 20   | \$495                                |
| <b>Other Services</b>  |                                      |
| Drill Safe Deposit Box   | \$140                                |
| Lost Safe Deposit Box Key Replacement  | \$25                                 |
| Safe Deposit Box Late Payment  | \$10                                 |
| <b>Legal /Research Services</b>  |                                      |
| Account Reconciliation/Balance Assistance (per hour)   | \$35                                 |
| Account Research (per hour)  | \$35                                 |
| Legal Document Review (per hour plus costs)  | \$25                                 |
| Legal Processing (per hour plus costs)   | \$125                                |
| Forced Closure Fee (per account)   | \$125                                |
| <b>Inactivity</b>  |                                      |
| \$5 Per Month Applies To: checking accounts with balances below \$1,000 that have been inactive for 12 consecutive months and money market & savings accounts with balances below \$1,000 that have been inactive for 24 consecutive months. |                                      |
| \$5 Per Month Applies To: Cashier's Checks & Money Orders of \$250 or less after 1 year.   |                                      |
| \$125 or 1% Per Month (whichever is less) Applies To: Cashier's Checks and Money Orders greater than \$250 after 1 year.   |                                      |

Fees subject to change without notices. Some products and services not available at all locations.

11/15/2022

