

Schedule of Fees and Charges

| Account Miscellaneous Fees | |
|--|--|
| Account History Printout | \$3 page |
| Cashier's Check | \$8 each |
| Check/Statement Photocopy | \$3 each |
| Check Cashing for Loan Clients (no deposit relationship) | \$5 each |
| Deposit Item Returned | \$10 / item |
| Deposit Verification | \$15 each |
| Dormant Account Fee | \$5 / month |
| Foreign Item Deposit | \$10 each |
| Foreign Item Returned | \$10 / item |
| IRA Closure Fee | \$50 |
| IRA Transfer | \$30 / transfer |
| Levy (for other court ordered directives) service charge | \$100 / legal process |
| Mobile Deposit | First 5 free / month then \$0.50 / deposit |
| Money Order | \$5 each |
| New Account Closure (within 90 days) | \$25 |
| Photocopies | \$1 / page |
| Research Fee | \$35 / hour (1 hour min.) |
| Returned Mail | \$5 |
| Special Hold Statement | \$5 / statement / month |
| Special Research | \$35 / hour |
| Statement Reconciliation | \$30 / hour |
| Stop Payment Order | \$25 / order |
| Telephone Transfer | \$3 / transfer |
| ATM Fees | |
| Out-of-Network ATM Card Activity Charge | \$2.50 / withdrawal |
| Replacement Card | \$5 |
| Replacement Card – Rush | \$35 |

| Auto Loan Fees | |
|---|--|
| Electronic Payment Fee | \$5 (waived if via ACH, enrolled in recurring payments, or paid in branch) |
| Returned Payment Fee | \$15 |
| Bill Pay Fees | |
| Personal Bill Pay | No charge |
| Stop Payment & Reissue (overnight delivery additional cost) | \$25 each + delivery cost |
| Overdraft / NSF / Returned Item | |
| Overdraft / NSF Charge | \$14 each, \$42 max / day |
| Returned ACH / Check | No charge |
| Safe Deposit Box (sizes vary by location) | |
| Safe Deposit Box 3 x 5 | \$40 / year |
| Safe Deposit Box 5 x 5 | \$60 / year |
| Safe Deposit Box 3 x 10 | \$70 / year |
| Safe Deposit Box 5 x 10 | \$90 / year |
| Safe Deposit Box 10 x 10 | \$130 / year |
| Safe Deposit Box Lost Key Replacement | \$25 |
| Safe Deposit Box Drilling of Box | Actual cost + \$25 |
| Box Deposit for Key | \$25 |
| Wire Fees | |
| Investigation | \$25/ wire |
| Duplicate Wire Notification | \$5 each |
| Incoming Domestic Wire | \$15 / wire |
| Outgoing Domestic Wire | \$25 / wire |
| Incoming International Wire | \$20 / wire |
| Outgoing International Wire | \$45 / wire |
| Complimentary Services | |
| Notary Services | Available to Beneficial State Bank customers only |
| Signature Guarantee Services (where available) | |