

## PERSONAL DEPOSIT ACCOUNT FEE SCHEDULE

Fee for Insufficient Funds (per item) <ul style="list-style-type: none"> <li>Return Check</li> <li>Overdraft</li> <li>Non-Sufficient</li> <li>OD/NSF</li> <li>NSF Attempt to Post Fee</li> </ul>	Up to \$35.00
Stop Payment Fee (per item)	\$35.00
Deposited Item Return Fee (per item)	\$12.00
Wire Transfer Fee (per transfer) <ul style="list-style-type: none"> <li>Incoming Domestic</li> <li>Incoming International</li> <li>Outgoing Domestic</li> <li>Outgoing International</li> </ul>	\$12.00 \$15.00 \$12.00 \$45.00
Overdraft Transfer Fee (per transfer)	\$10.00
Excessive Transfer Fee (per transaction over 6 per statement cycle)	\$10.00
Charge for Dormancy <ul style="list-style-type: none"> <li>After 24 months without customer-initiated activity (per month)</li> <li>After 3 years without customer-initiated activity</li> </ul>	Up to \$3.00 \$75.00 charge & Escheat to State
ESSA Mastercard® Debit Card* <ul style="list-style-type: none"> <li>Monthly Card Fee (per card, per statement cycle)</li> <li>Temporary Card**/Card Reissue Fee (per card)</li> </ul> <i>*Fees vary by account type. Please speak to a customer service representative for more information.</i> <i>**Not available in all locations.</i>	\$1.00 \$5.00
Debit Card Activity Charge* (per transaction) <ul style="list-style-type: none"> <li>Signature-Based Transactions</li> <li>PIN-Based Transactions</li> <li>At ESSA ATM</li> <li>At Non-ESSA ATM</li> </ul> <i>*Fees vary by account type. Please speak to a customer service representative for more information.</i>	No Charge \$ .25 No Charge \$1.50
Cashier's Checks (per item)	\$5.00
Early Account Closure (closed within 60 days of opening)	\$10.00
Research Fee, including Check and Statement Copies	\$25.00 per hour (pro-rated to the ¼ hr)
Coin Handling	5% of coin counted
Levy Fee Collected	\$100.00
iBank@ESSA, Online Banking	No Charge
Bill Pay* (per month, after three-month trial) <i>*Monthly fee waived for the following accounts: eChecking and Relationship Checking. All other account types, excluding ESSA Money Market, eligible for fee waived when account is enrolled in eStatements</i>	\$5.00
Zelle® Money Transfer <ul style="list-style-type: none"> <li>Money Transfer to another Person or Small Business</li> <li>Money Transfer to a Small Business Overnight</li> </ul> A2A (Account to Account Transfer) <ul style="list-style-type: none"> <li>Sending Money</li> <li>Receiving Money</li> </ul>	N/C \$1.00 \$1.00 N/C