

### Business Deposit Account Fees - Analysis Checking

|  |  |
|--|--|
| <b>Account Monthly Servicing Fee</b>   | \$ 15.00   |
| <b>Chargeable Debits and Checks</b> (includes EFT, Checks Paid/Deposited, ACH Debits)  | \$ 0.20  |
| <b>Deposited Items</b> (includes in-branch and Remote (Mobile/Merchant) Deposits)  | \$ 0.20  |
| <b>Fee for Insufficient Funds (per item)</b>   |  |
| <ul style="list-style-type: none"> <li>· Return Check</li> <li>· Overdraft</li> <li>· ACH Return</li> <li>· ACH OD/NSF</li> <li>· Unavailable Funds</li> <li>· OD/NSF</li> <li>· NSF Attempt to Post Fee</li> </ul>  | Up to \$35.00  |
| <b>Overdraft Transfer Fee</b>  | \$ 10.00   |
| <b>Charge for Dormancy</b>   |  |
| <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<br>\$75.00 fee & Escheat to State   |
| <b>ATM Owner Service Fees (per month)</b>  |  |
| <ul style="list-style-type: none"> <li>· 1 - 10 ATM's</li> <li>· 11 - 25 ATM's</li> <li>· 26 - 75 ATM's</li> <li>· &gt;76 ATM Machines</li> </ul>  | \$ 25.00<br>\$ 50.00<br>\$ 100.00<br>\$ 200.00   |
| <b>Bill Pay (per month; waived if enrolled in eStatements)</b>   | \$ 5.00  |
| <b>Business Debit Card Fee (per card/monthly)</b>  | \$ 1.00  |
| <b>Business Online Banking</b>   | No Charge  |
| <b>Debit Card Activity Fee (per transaction, fees are charged at end of month)</b>   |  |
| <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>   | No Charge<br>\$ 0.25<br>No Charge<br>\$ 1.50   |
| <b>Deposited Item Return Fee</b>   | \$ 12.00   |
| <b>Early Account Closure (closed within 60 days of opening)</b>  | \$ 10.00   |
| <b>Levies and Garnishments</b>   | \$ 100.00  |
| <b>Safe Deposit Box Rental Late Fee (per month delinquent)</b>   | \$ 5.00  |
| <b>Stop Payment Fee</b>  | \$ 35.00   |
| <b>Sweep Fees <sup>1</sup></b>   |  |
| <ul style="list-style-type: none"> <li>· Unlimited Sweep to/from LOC</li> </ul>  | \$ 125.00  |
| <b>Wire Transfers</b>  |  |
| <ul style="list-style-type: none"> <li>· Domestic Wire Transfers (Incoming)</li> <li>· Domestic Wire Transfers (Outgoing)</li> <li>· Domestic Wire Transfers Online (Outgoing)</li> <li>· Foreign Wire Transfer (Incoming)</li> <li>· Foreign Wire Transfer (Outgoing)</li> </ul>  | \$ 12.00<br>\$ 12.00<br>\$ 10.00<br>\$ 15.00<br>\$ 45.00   |
| <b>Miscellaneous Fees</b>  |  |
| <ul style="list-style-type: none"> <li>· Coin Handling</li> <li>· Currency Envelopes-Box</li> <li>· Coin Wrappers - Box</li> <li>· Boxed Coin (per box)</li> <li>· Sorted Coin Deposited</li> <li>· Unsorted Coin Deposited</li> <li>· Official Check Fee</li> <li>· Rolled Coin Fee</li> <li>· Strapped Currency Fee</li> <li>· Night Drop Bag</li> <li>· Photocopy Fee</li> <li>· Research Fee (per hour-prorated to nearest 1/4 hour)</li> <li>· Interim Statement Fee</li> </ul> | 5% of coin counted<br>\$ 8.50<br>\$ 2.75<br>\$ 4.00<br>\$ 2.40<br>\$ 4.50<br>\$ 5.00<br>\$ 0.05<br>\$ 0.08<br>\$ 2.50<br>\$ 1.00<br>\$ 25.00<br>\$ 10.00 |
| <b>Reserve Requirement (Subject to change without notice)</b>  | 10%  |
| <b>Earnings Credit Rate (Subject to change without notice)</b>   | 35 BP  |

<sup>1</sup> Does not apply to ZBA accounts