

### 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 \$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 \$ 50.00 \$ 100.00 \$ 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 \$ 0.25 No Charge \$ 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 \$ 12.00 \$ 10.00 \$ 15.00 \$ 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 \$ 8.50 \$ 2.75 \$ 4.00 \$ 2.40 \$ 4.50 \$ 5.00 \$ 0.05 \$ 0.08 \$ 2.50 \$ 1.00 \$ 25.00 \$ 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