

| <b>Business Deposit Account Fees - Business Basic Checking</b>  |  |
|---|--|
| <b>Account Maintenance Fee (min balance \$100)</b>  | \$ 10.00   |
| <b># of Free Combined Transactions</b><br>(up to 250 - includes EFT, Checks Paid/Deposited, Deposits, ACH Debits, RDC 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<sup>1</sup></li> </ul> <sup>1</sup> Transfer Management Service (TMS) for automatic payments on loans the fee will be \$25.00 per attempt.   | 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 Machines</li> <li>11 - 25 ATM Machines</li> <li>26 - 75 ATM Machines</li> <li>&gt;76 ATM Machines</li> </ul>  | \$ 25.00<br>\$ 50.00<br>\$ 100.00<br>\$ 200.00   |
| <b>Bill Pay (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, fee 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>2</sup></b>  | \$ 10.00   |
| <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>Cashier's 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 |

<sup>2</sup> Does not apply to ZBA accounts