

CHECKING ACCOUNTS

Features	The Open Account			eOne Checking
Minimum Balance to Open	\$10 – in-branch \$100 – online/mail			\$100 – online/mail
Monthly Maintenance Fee	None			None
Charge per Check Paid	No Charge			No Charge
Online Banking with Bill Pay	No Charge			No Charge
Banking through Quicken®	No Charge			\$7.50
	Open Rewards: PRIME	Open Rewards: PRIME PLUS	Open Rewards: PREMIER	
Average Monthly Balance ¹	< \$1,999.99	\$2,000.00 - \$3,999.99	\$4,000.00+	None
Cash Back Debit Rewards ¹	\$.05/chip, swipe or sign	\$.10/chip, swipe or sign	\$.15/chip, swipe or sign	\$.05/chip, swipe or sign
Salem Five charges for ATM transactions at non-Salem Five ATMs	No Charge	No Charge	No Charge	No Charge
Reimbursement for Surcharges by others for ATM Transactions at non-Salem Five ATMs ^{1,2}	None	Up to \$7.50	All surcharges reimbursed	Up to \$15.00

¹Your Cash Back Debit Rewards (“Open Rewards”) and ATM Surcharge Reimbursements will be calculated based on the average monthly balance in your Open Account, as of the current statement cycle date for the statement cycle period. This date can be found on the top right hand corner of page one of your monthly statements, under the heading “Statement Ending.” ²If you initiate a transaction at an ATM not operated by Salem Five, a surcharge may be applied by that operator and/or by an automated transfer network. For Open Rewards: Premier, all surcharges will be reimbursed each statement cycle. For Open Rewards: Prime Plus, surcharges will be reimbursed up to \$7.50 each statement cycle. For eOne Checking, surcharges up to \$15.00 per statement cycle will be reimbursed.

SAVINGS ACCOUNTS³

Features	Open Savings	Statement Savings	Gold Star Saver	eOne Savings
Monthly Maintenance Fee	None	\$3.00	None	None
Minimum Daily Balance to Waive Monthly Fee	None	\$300.00	None	None
Excess Debit Fee	\$10.00	\$10.00	\$10.00	\$10.00
Salem Five fees for ATM transactions at non-Salem Five ATMs ⁴	\$2.00	\$2.00	\$2.00	\$2.00
Conditions	The Open Account Required	None	None	None

³A savings account is a limited transaction account that permits up to six pre-authorized, automatic or telephone transfers per calendar month to third parties or between deposit accounts within the Bank. Debits in excess of these limitations are assessed the excess debit fee. ⁴If you initiate a transaction at an ATM not operated by Salem Five, you may also be charged a surcharge by that operator and/or by an automated transfer network.

MONEY MARKET ACCOUNTS⁵

Features	Star Money Market	Gold Star Money Market	Advantage Money Market
Monthly Maintenance Fee	None	None	\$15.00
Minimum Daily Balance to Waive Monthly Fee	None	None	\$2,500.00
Excess Debit Fee	\$10.00	\$10.00	\$10.00
Salem Five fees for ATM transactions at non-Salem Five ATMs ⁶	\$2.00	\$2.00	\$2.00
Conditions	The Open Account Required	None	None

⁵A Money Market account is a limited transaction investment account that permits up to six pre-authorized, automatic or telephone transfers per calendar month. Transfers or withdrawals by check, debit card, or similar order payable to third parties are included in the aggregate limit of pre-authorized transfers. Debits in excess of these limitations are assessed the excess debit fee. Check access is not available for Star Money Market accounts. ⁶If you initiate a transaction at an ATM not operated by Salem Five, you may also be charged a surcharge by that operator and/or by an automated transfer network.

SPECIAL SERVICES

Checking and Savings Account Related Fees	Amount
Checks and all other debits presented against insufficient or uncollected funds (NSF) ⁷	\$5.00/\$35.00
Overdraft Protection Annual Fee	\$25.00
Overdraft Deposit Sweep (OD Deposit Sweep), per item	\$3.00
Returned Deposited/Cashed Item ⁸	\$7.23/\$7.50
Stop Payment Order	\$30.00
Copy of Check, Statement or Deposit Slip ⁹	\$5.00
Lost Passbook Fee	\$20.00
Check Printing and Supplies	Fees Vary
Account Closing By Mail	\$10.00
Inactivity Fee ¹⁰	\$5.00
Paper Statement Fee ¹¹	\$2.95
Branch Transaction Fee ¹²	\$9.95

Electronic Banking Fees	Amount
Withdrawals or Inquiries at Salem Five ATM locations	No Charge
Withdrawals or Inquiries at Non-Salem Five ATM locations	\$2.00
Point of Sale Transaction	No Charge
ATM/Visa [®] Debit Card Replacement	\$10.00
External Fund Transfer Debit	No Charge
Expedited Electronic Payment	\$9.95
Expedited Payment by Overnight Check	\$16.00
Popmoney Instant Transfer	\$3.00

Health Savings Accounts	Amount
HSA Set-up Fee	\$25.00
Monthly Maintenance Fee	\$2.50

Retirement Accounts	Amount
IRA Annual Service Fee	\$15.00
Qualified Plan Annual Service Fee	\$25.00
Distribution/Termination Fee (Under Age 59½)	\$25.00
Trustee Transfer Fee	\$25.00

Miscellaneous Fees	Amount
Money Order	\$3.00
Treasurers Check	\$5.00
Foreign Check Collections - Canadian Items ¹³	\$15.00
Foreign Check Collections - All Other Items ¹³	\$30.00

General Account Related Fees	Amount
Account Reconciliation (per hour)	\$25.00
Account Research (per hour)	\$25.00
Incoming Wire Transfers ^{13,14}	\$15.00
Outgoing Wire Transfer - Domestic ¹³	\$20.00
Outgoing Wire Transfer - Foreign (in US Currency) ¹³	\$40.00
Outgoing Wire Transfer - Foreign (in Foreign Currency) ¹³	\$30.00
Escheat Processing (Abandoned Property)	\$50.00
Legal Processing - Government Levy	\$50.00
Legal Processing - Trustee Attachment or Other Legal Service	\$50.00

Contact Information

Contact Center: (800) 850-5000
 AccessLine Telephone Banking: (978) 745-7787
salemfive.com | mail@salemfive.com

⁷This per item fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, and other electronic means (as applicable), whether the item is paid at our discretion or returned unpaid. For persons 65 years of age or older or 18 years of age or younger, a \$5.00 fee will apply for checks or other debits returned by the Bank for insufficient or uncollected funds. The first five (5) NSF items paid per day will be charged the fee as an NSF Paid Item Fee, whereas any NSF items returned unpaid will be charged an NSF Returned Item Fee. Should a transaction overdraw your account in the amount of \$5.00 or less, your account will not be charged.

⁸Or, as established from time to time by the Commissioner of Banks. If the item returned is drawn on an account held by the Salem Five account holder at another bank, the fee assessed is \$7.50.

⁹Per statement, deposit slip or check (first 25 checks requested annually per account are free after which the per item charge applies).

¹⁰The inactivity fee will be imposed on checking accounts if the average daily balance is below \$250.00 and the account has been inactive for the preceding 12 months.

¹¹If your account requires eStatements, Salem Five may assess this fee if you fail to register for, or at any time you discontinue receiving eStatements.

¹²eOne Checking and eOne Savings customers will be charged if a transaction is conducted at a branch.

¹³Additional charges may be assessed by intermediary bank(s). These charges will be deducted from the check or wire transfer proceeds.

¹⁴eOne Checking will be reimbursed up to \$20 per statement cycle.