

CONSUMER BANKING FEE SCHEDULE



CHECKING

Features	eOne Checking
Minimum Balance to Open	\$10 - online/mail
Monthly Maintenance Fee	None
Charge per Check Paid	No Charge
Online Banking with Bill Pay	No Charge
Cash Back Debit Rewards ¹	\$.05/chip, swipe or sign
Salem Five ATM Fees for Transactions at non-Salem Five or Allpoint ATMs ²	No Charge
Reimbursement of other banks' ATM surcharges ²	Up to \$15.00

¹Your Cash Back Debit Rewards will post to your account when your statement cycles. ATM and PIN transactions do not qualify. ²If you initiate a transaction outside of the Salem Five and Allpoint ATM networks, a surcharge may be applied by that operator and/or by an automated transfer network. For eOne Checking, surcharges up to \$15.00 per statement cycle will be reimbursed.

SAVINGS³

Features	eOne Savings
Monthly Maintenance Fee	None
Minimum Daily Balance to Waive Monthly Fee	None
Excess Debit Fee	\$10.00
Salem Five ATM Fees for Transactions at non-Salem Five or Allpoint ATMs ⁴	\$2.00
Conditions	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 outside of the Salem Five and Allpoint ATM networks, a surcharge may be applied 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 funds (NSF) ⁵	\$5.00/\$35.00
Checks and all other debits presented against uncollected funds ⁵	\$5.00/\$35.00
Overdraft Protection Annual Fee	\$25.00
Overdraft Deposit Sweep (OD Deposit Sweep), per item	\$3.00
Returned Deposited/Cashed Item ⁶	\$7.11/\$7.50
Stop Payment Order	\$30.00
Copy of Check, Statement or Deposit Slip ⁷	\$5.00
Lost Passbook Fee	\$20.00
Check Printing and Supplies	Fees Vary
Account Closing By Mail	\$10.00
Inactivity Fee ⁸	\$5.00
Paper Statement Fee ⁹	\$2.95
Branch Transaction Fee ¹⁰	\$9.95

⁵These per item fees are 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 based on your courtesy overdraft balance. You may be assessed additional NSF or uncollected funds fees for the same item if the sending bank or merchant requests that the item be represented for payment. For accounts flagged as 18/65, the \$35 per item fee is reduced to \$5 per item. NSF items paid at our discretion will be limited to five (5) fees per day. NSF items returned unpaid will be charged an NSF Item Fee and uncollected funds will be charged an Uncollected Funds Item Fee. Should a transaction overdraw your account in the amount of \$5.00 or less, your account will not be charged.

⁶If the item returned is drawn on an account held by the Salem Five account holder at another bank, the fee assessed is \$7.50.

⁷Per statement, deposit slip or check (first 25 checks requested annually per account are free).

⁸The inactivity fee will be imposed on eOne checking accounts if the average daily balance is below \$250.00 and the account has been inactive for the preceding 12 months.

⁹If your account requires eStatements, Salem Five may assess this fee if you fail to register for, or at any time you discontinue receiving eStatements.

¹⁰eOne Checking and eOne Savings customers will be charged if a transaction is conducted at a branch.

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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
Zelle Instant Transfer	No Charge

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 ⁹	\$15.00
Foreign Check Collections - All Other Items ⁹	\$30.00

General Account Related Fees	Amount
Account Reconciliation (per hour)	\$25.00
Account Research (per hour)	\$25.00
Incoming Wire Transfers ^{11,12}	\$15.00
Outgoing Wire Transfer - Domestic ¹¹	\$25.00
Outgoing Wire Transfer - Foreign (in US Currency) ¹¹	\$40.00
Outgoing Wire Transfer - Foreign (in Foreign Currency) ¹¹	\$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

¹¹Additional charges may be assessed by intermediary bank(s). These charges will be deducted from the check or wire transfer proceeds.

¹²eOne Checking will be reimbursed up to \$20 per statement cycle.