

Business Schedule of Fees

Effective as of January 2017

Free Business Checking

Per Item Fee

In excess of 150 transactions per month\$0.50
(Transactions include checks paid, ACH debits, ATM withdrawals,
Debit Card/POS Debits and deposited items.)

Cash Deposit Handling Fee

Less than \$7,500\$0.00
For every \$100 over \$7,500\$0.15

Premier Business Checking

Earnings Credit is applied based on average collected balance and
may offset fees.

Account maintenance fee\$10.00
Per check paid\$0.20
Per deposit\$0.75
Per deposited item.....\$0.09

Other Checking Account Fees

Night deposit key replacement\$7.50
Wire transfer in - Domestic\$11.00
Wire transfer out - Domestic\$24.00
Wire transfer in - Foreign\$20.00
Wire transfer out - Foreign\$45.00
Returned deposit item\$10.00

Additional cash management services available, fees provided upon
request

Business Money Market Account

Minimum daily balance required to open the account\$2,500.00
Accounts not meeting the daily balance requirement
Service fee (monthly).....\$10.00
Transactions posted in excess of six per month-per item\$10.00

Limitations by regulation on specific transaction activity may apply.
Other Terms and conditions may apply, as defined in the specific Terms
and Conditions Disclosure for the Business Money Market Account.

Other fees may apply when you use the special services listed on our
Schedule of Fees that is available at all of our Banking Offices.

The Savings Bank reserves the right to change fees from time to time
upon advance notice to our customers. This notification may be enclosed
with your statement, mailed directly to you, or given verbally prior to
purchase or use of a service.