

Service Fees

All fees subject to change.

Checking and savings accounts

| | |
|---|---|
| Smart Start Checking | |
| Monthly maintenance fee..... | \$0 |
| Interest compounded daily on account balance and paid monthly | |
| Basic Checking | |
| Monthly maintenance fee..... | \$0 |
| Plus Checking | |
| Monthly maintenance fee..... | \$10, if \$2,500 average checking account balance OR \$10,000 average relationship balance (includes deposits and/or consumer loans) is not met |
| Interest paid only if minimum daily balance requirement is met | |
| Premium Checking | |
| Monthly maintenance fee..... | \$15, if \$5,000 average checking account balance OR \$25,000 average relationship balance (includes deposits and/or consumer loans) is not met |
| Interest paid only if minimum daily balance requirement is met | |
| Savings (Share) accounts | |
| Minimum opening balance..... | \$5* |
| Maximizer Money Market | |
| Monthly maintenance fee...\$10, if \$2,500 minimum daily balance is not met | |
| Interest paid only if minimum daily balance requirement is met | |

*\$5 required to establish credit union membership.

ATM allowances and service charges*

| | |
|---|---|
| Non-TruMark Financial (foreign) ATM fee** | |
| Savings only..... | \$2 per transaction |
| Basic Checking..... | \$2 per transaction |
| Plus Checking..... | \$2 per transaction (first 5 ATM transactions free) |
| Premium Checking..... | \$2 per transaction (first 10 ATM transactions free) |
| Smart Start Checking..... | \$2 per transaction (first 5 ATM transactions free) |
| Expedited fee for ATM or debit card..... | \$25 |

*Deposits at ATMs are free for all TruMark Financial members. TruMark Financial members will not be assessed a fee or surcharge at any TruMark Financial ATMs. An additional surcharge may be assessed by ATM owners at non-TruMark Financial ATMs.

**Includes withdrawal, balance inquiry, and transfers.

Miscellaneous services fees

| | |
|--|---|
| Returned item fee..... | \$15 |
| Non-sufficient funds fee*..... | \$32 |
| Stop payment (single or series)**..... | \$32 |
| Overdraft Privilege (per item)*..... | \$32 |
| Interim account history..... | \$2 |
| Account reconciliation (per hour)..... | \$45 |
| Copy of Bill Pay check..... | \$5 |
| Excessive automatic or preauthorized transactions or check clearing on money market account..... | \$5 |
| | See separate disclosure for more information |
| Escheat fee..... | \$100 |
| Cashier's check..... | \$5 |
| Tax levy/garnishment..... | \$100 |
| Wire transfer (incoming) domestic***..... | \$15 |
| Wire transfer (outbound) domestic***..... | \$25 |
| Wire transfer (incoming) international***..... | \$30 |
| Wire transfer (outbound) international***..... | \$50 |
| Copy of a merchant draft..... | \$5 |
| Account closing fee (Savings/Checking/Money Market)..... | \$5 |
| | (if membership account closed within 90 days) |
| Dormant/inactive account fee..... | \$10 per month |
| | after 12 months of inactivity |
| | (fee may be waived if a combined balance of \$1,000 is met) |
| Telephone Collections Payment..... | \$10 |
| Bad address location fee..... | \$5 per month |
| Money orders..... | \$3 each |
| IRA transfer fee..... | \$25 |
| Electronic Cash Management fee..... | \$10 |
| International Service Assessment (Foreign Transaction Fee)..... | 2% |

*NSF and overdraft fees apply to any check, in-person withdrawal, or withdrawal by other means (including ACH and Bill Payer). **Stop payment applies to any check (including treasurer's checks), ACH, or Bill Payer activity. ***Other institutions may charge additional fees for wire transfers, which will be passed onto you.

Reproduction of financial records

| | |
|--|---------------------------|
| Check copy..... | \$5 |
| Copy of treasurer's check..... | \$5 |
| Photocopy of deposit item/transaction ticket..... | \$3 |
| Research fees - clerical staff..... | \$20/hour |
| Research fees - managerial..... | \$30/hour |
| Statement copies..... | \$5 per statement |
| Expedited mail (standard, Saturday, or other)..... | Dependent on actual costs |

Safe deposit box fees

| | |
|---|---------------------|
| 2x5..... | \$20 annually |
| 3x5..... | \$40 annually |
| 5x5..... | \$55 annually |
| 3x10..... | \$75 annually |
| 5x10..... | \$100 annually |
| 10x10..... | \$125 annually |
| Inventory of box..... | \$40/hour |
| Drilling of box..... | \$125 |
| Key replacement..... | \$20 |
| Safe deposit late fee (after 30 days past due)..... | \$10 per occurrence |

Unless otherwise noted, all fees apply to personal accounts as well as business accounts.

Business checking and savings accounts

| | |
|--|---|
| Business Basic Checking | |
| Monthly maintenance fee..... | \$0 |
| Transaction fee..... | First 100 transactions free, then \$0.25 each |
| Business Plus Checking | |
| Monthly maintenance fee..... | \$12, if \$2,500 average checking account balance OR \$5,000 combined business deposits under discrete membership ID is not met |
| Transaction fee..... | First 250 free, then \$0.25 each |
| Business Premium Checking | |
| Monthly maintenance fee..... | \$20, if \$10,000 average checking account balance OR \$25,000 combined business deposits under discrete membership ID is not met |
| Transaction fee..... | First 500 free, then \$0.25 each |
| Business Maximizer Money Market | |
| Monthly maintenance fee..... | \$10, if \$10,000 minimum daily balance is not met |
| Interest paid only if minimum daily balance requirement is met | |

Business ATM allowances and service charges*

| | |
|--|---------------------|
| Non-TruMark Financial (foreign) ATM fee**..... | \$2 per transaction |
|--|---------------------|

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**Includes withdrawal, balance inquiry, and transfers.

Business Service Fees

| | |
|---|---|
| Non-member payroll check cashing..... | \$5 |
| ACH monthly maintenance..... | \$25 |
| ACH origination set-up fee..... | \$200 |
| Night deposit daily bag drop fee..... | \$3 |
| Night deposit key/lock replacement..... | \$20 |
| Currency and coin fees..... | Free up to \$5,000 to \$25,000 (depending on checking product) then \$0.30 per each \$1,000 above limit; and \$0.05 per rolled coin purchased |

Business service fees apply only to business accounts.