

## 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
Non-member payroll check cashing.....	\$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 Dividend Checking	
Monthly maintenance fee.....	\$20, if \$10,000 average checking account balance is not met
Transaction fee.....	\$0
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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**Business Service Fees**

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.