

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)
ATM/Debit card PIN replacement.....	\$5
Replacement of ATM or debit card.....	\$5
Expedited fee for ATM or debit card.....	\$25
Customized card/Replacement fee for same image.....	\$7
Customized card/Replacement fee for new image.....	\$9.95

*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
Overdraft to checking.....	\$10 each
Convenience Line of Credit overdraft to checking.....	\$10 each
Credit card overdraft to checking.....	\$10 each
Home Equity Line of Credit overdraft to checking.....	\$10 each
Interim account history.....	\$2
Account reconciliation (per hour).....	\$45
Copy of Bill Payer 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

*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 non-sufficient funds.....	\$29 per item
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.