## Service Fees

All fees subject to change.

### Checking and savings accounts

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Monthly maintenance fee</th>
<th>Interest paid only if minimum daily balance requirement is met</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Smart Start Checking</strong></td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td><strong>Basic Checking</strong></td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td><strong>Plus Checking</strong></td>
<td>$10</td>
<td>if $2,500 average checking account balance OR $10,000 average relationship balance (includes deposits and/or consumer loans) is not met</td>
</tr>
<tr>
<td><strong>Premium Checking</strong></td>
<td>$15</td>
<td>if $5,000 average checking account balance OR $25,000 average relationship balance (includes deposits and/or consumer loans) is not met</td>
</tr>
<tr>
<td><strong>Maximizer Money Market</strong></td>
<td>$10</td>
<td>if $2,500 minimum daily balance is not met</td>
</tr>
</tbody>
</table>

#### Savings (Share) accounts

- **Minimum opening balance**: $5*
- **Maximizer Money Market**: $10, if $2,500 minimum daily balance is not 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
- **Premium Checking**: $2 per transaction

#### 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)**: $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
- **Copy of Bill Payer check****: $5
- **Escheat fee****: $100
- **Cashier's check**: $5
- **Tax levy/garnishment****: $100
- **Wire transfer (incoming) domestic****: $5
- **Wire transfer (outgoing) domestic****: $25
- **Wire transfer (incoming) international****: $30
- **Wire transfer (outgoing) international****: $50
- **Copy of a merchant draft****: $5
- **Account closing fee (Savings/Checking/Money Market)****: $5
- **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)

See separate disclosure for more information.
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 Pay). **Stop payment applies to any check (including treasurer's checks), ACH, or Bill Pay 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

*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.

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.