

CONSUMER BANKING FEE SCHEDULE



CHECKING ACCOUNTS

| Features | eOne Checking | Interest Checking |
|--|---------------------------|--------------------|
| Minimum Balance to Open | \$10 - online/mail | \$10 - online/mail |
| Monthly Maintenance Fee | None | None |
| Charge per Check Paid | No Charge | No Charge |
| Online Banking with Bill Pay | No Charge | No Charge |
| Cash Back Debit Rewards ¹ | \$.05/chip, swipe or sign | None |
| Salem Five ATM Fees for Transactions at Non-Salem Five or Non-Allpoint ATMs ² | No Charge | No Charge |
| Reimbursement of other banks' ATM surcharges ² | Up to \$15.00 | None |

¹Your Cash Back Debit Rewards will post to your account when your statement cycles. ATM and PIN transactions do not qualify. ²If you initiate a transaction outside of the Salem Five and Allpoint ATM networks, a surcharge may be applied by that operator and/or by an automated transfer network. For eOne Checking, surcharges up to \$15.00 per statement cycle will be reimbursed.

SAVINGS³

| Features | eOne Savings |
|--|--------------|
| Monthly Maintenance Fee | None |
| Minimum Daily Balance to Waive Monthly Fee | None |
| Excess Debit Fee ³ | \$10.00 |
| Salem Five ATM Fees for Transactions at Non-Salem Five or Non-Allpoint ATMs ⁴ | \$2.00 |
| Conditions | None |

³A savings account is a limited transaction account that permits up to six pre-authorized, automatic or telephone transfers per calendar month to third parties or between deposit accounts within the Bank. Debits in excess of these limitations are assessed the excess debit fee. ⁴If you initiate a transaction outside of the Salem Five and Allpoint ATM networks, a surcharge may be applied by that operator and/or by an automated transfer network.

SPECIAL SERVICES

| Checking and Savings Account Related Fees | Amount |
|--|----------------|
| Checks and all other debits paid against insufficient funds (NSF) ⁵ | \$5.00/\$35.00 |
| Overdraft Protection Annual Fee | \$25.00 |
| Returned Deposited/Cashed Item ⁶ | \$7.11/\$7.50 |
| Stop Payment Order | \$30.00 |
| Copy of Check, Statement or Deposit Slip ⁷ | \$5.00 |
| Lost Passbook Fee | \$20.00 |
| Check Printing and Supplies | Fees Vary |
| Account Closing By Mail | \$10.00 |
| Inactivity Fee ⁸ | \$5.00 |
| Paper Statement Fee ⁹ | \$2.95 |
| Branch Transaction Fee ¹⁰ | \$9.95 |

⁵ These per item fees are imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, and other electronic means (as applicable). For accounts flagged as 18/65, the \$35 per item fee is reduced to \$5 per item. NSF fees will be limited to five (5) fees per day that can be charged to your account. We will not charge a fee to your deposit account when we decline or return an item unpaid due to insufficient or uncollected funds, but you may be charged a fee by the payee for the returned payment. Should a transaction overdraw your account in the amount of \$5.00 or less, your account will not be charged.

⁶ If the item returned is drawn on an account held by the Salem Five account holder at another bank, the fee assessed is \$7.50.

⁷ Per statement, deposit slip or check (first 25 checks requested annually per account are free).

⁸ The inactivity fee will be imposed on eOne checking accounts if the average daily balance is below \$250.00 and the account has been inactive for the preceding 12 months.

⁹ If your account requires eStatements, Salem Five may assess this fee if you fail to register for, or at any time you discontinue receiving eStatements.

¹⁰ eOne Checking and eOne Savings customers will be charged if a transaction is conducted at a branch.

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| Electronic Banking Fees | Amount |
|--|-----------|
| Withdrawals or Inquiries at Salem Five and Allpoint ATMs | No Charge |
| Withdrawals or Inquiries at Non-Salem Five or Non-Allpoint ATM locations | \$2.00 |
| Point of Sale Transaction | No Charge |
| ATM/Visa® Debit Card Replacement | \$10.00 |
| External Fund Transfer Debit | No Charge |
| Expedited Electronic Payment | \$9.95 |
| Expedited Payment by Overnight Check | \$16.00 |
| Zelle® Transfer | No Charge |

| Health Savings Accounts | Amount |
|-------------------------|---------|
| HSA Set-up Fee | \$25.00 |
| Monthly Maintenance Fee | \$2.50 |

| Retirement Accounts | Amount |
|---|---------|
| IRA Annual Service Fee | \$15.00 |
| Qualified Plan Annual Service Fee | \$25.00 |
| Distribution/Termination Fee (Under Age 59 ^{1/2}) | \$25.00 |
| Trustee Transfer Fee | \$25.00 |

| Miscellaneous Fees | Amount |
|---|---------|
| Money Order | \$5.00 |
| Treasurer's Check | \$8.00 |
| Foreign Check Collections - Canadian Items ¹¹ | \$15.00 |
| Foreign Check Collections - All Other Items ¹¹ | \$30.00 |

| General Account Related Fees | Amount |
|--|----------|
| Account Reconciliation (per hour) | \$25.00 |
| Account Research (per hour) | \$25.00 |
| Incoming Wire Transfers ^{11,12} | \$15.00 |
| Outgoing Wire Transfer - Domestic ¹¹ | \$25.00 |
| Outgoing Wire Transfer - Foreign (in US Currency) ¹¹ | \$40.00 |
| Outgoing Wire Transfer - Foreign (in Foreign Currency) ¹¹ | \$30.00 |
| Escheat Processing (Abandoned Property) | \$100.00 |
| Legal Processing - Government Levy | \$50.00 |
| Legal Processing - Trustee Attachment or Other Legal Service | \$50.00 |

Contact Information

Contact Center: (800) 850-5000
 AccessLine Telephone Banking: (978) 745-7787
 Salemfive.com | mail@salemfive.com

¹¹Additional charges may be assessed by intermediary bank(s). These charges will be deducted from the check or wire transfer proceeds.

¹²eOne Checking will be reimbursed up to \$20 per statement cycle. Interest Checking is not charged an incoming wire fee.