CONSUMER BANKING FEE SCHEDULE

SalemFivedirect

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
Salem Five ATM Fees for Transactions at Non-Salem Five or Non-Allpoint ATMs[1]	No Charge	No Charge
Reimbursement of other banks' ATM surcharges[1]	Up to $15.00	None

[1]If 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.

SAVINGS

Features	eOne Savings
Monthly Maintenance Fee	None
Minimum Daily Balance to Waive Monthly Fee	None
Salem Five ATM Fees for Transactions at Non-Salem Five or Non-Allpoint ATMs[2]	$3.00
Conditions	None

[2]If 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) [3]	$5.00/$35.00
Overdraft Protection Annual Fee	$25.00
Returned Deposited/Cashed Item[4]	$6.84/$7.50
Stop Payment Order	$30.00
Copy of Check, Statement or Deposit Slip[5]	$5.00
Lost Passbook Fee	$20.00
Check Printing and Supplies	Fees Vary
Account Closing By Mail	$10.00
Inactivity Fee[6]	$5.00
Branch Transaction Fee[7]	$9.95

[3] 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. [4]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. [5] Per statement, deposit slip or check (first 25 checks requested annually per account are free). [6]An inactivity fee will be imposed on eOne checking accounts if the average daily balance is below $250 and there is no customer-initiated activity for 12 consecutive months. The fee will be charged monthly thereafter until activity resumes. Customer-initiated activity generally includes deposits, withdrawals, and transfers. Interest credits, preauthorized or recurring electronic transactions, and other bank-generated transactions do not qualify. [7]eOne Checking and eOne Savings customers will be charged if a transaction is conducted at a branch.

CONSUMER BANKING
FEE SCHEDULE

SalemFive*direct*

Electronic Banking Fees	Amount
Withdrawals or Inquiries at Salem Five and Allpoint ATMs	No Charge
Inquiries at Non-Salem Five or Non-Allpoint ATM locations	$2.00
Withdrawals at non-Salem Five or Non-Allpoint ATMS	$3.00
Foreign Transaction Fee (applies to international debit and ATM card transactions)[8]	3.00% of the U.S. dollar amount
ATM/Visa® Debit Card Replacement	$10.00
Expedited Debit Card Delivery Fee	$45.00
External Fund Transfer Debit	No Charge
Expedited Electronic Bill Payment	$3.00
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[9]	$15.00
Foreign Check Collections - All Other Items[9]	$30.00

General Account Related Fees	Amount
Account Reconciliation (per hour)	$25.00
Account Research (per hour)	$25.00
Incoming Wire Transfers[9,10]	$15.00
Outgoing Wire Transfer - Domestic[9]	$30.00
Outgoing Wire Transfer - Foreign[9]	$45.00
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

[8] Whenever you use your Salem Five Visa® Debit Card or ATM Card outside of the United States to get cash at an ATM, or to purchase goods or services, or for cash advances we will charge a foreign exchange fee equal to 3% of the transaction amount. This fee will also apply when the Salem Five card holder is physically located inside the United States but the merchant is located outside the United States. [9] Additional charges may be assessed by intermediary bank(s). These charges will be deducted from the check or wire transfer proceeds. [10] eOne Checking will be reimbursed up to $20 per statement cycle. Interest Checking is not charged an incoming wire fee.