

Product Offering

- No application or account set-up fee
- No minimum balance requirements
- Free for the first three statement cycles¹
- Low monthly account fee (may be waived)²
- Outstanding interest rates paid on balances over \$1.00
- Free money transfer functions
- Benny™ Prepaid Benefit Card
- Free first order of 50 checks

SCHEDULE OF FEES

Applicable to Checking, Savings and Health Savings Accounts (fees are in U.S. dollars)

Copy of Statement	\$3.00 per request
Check Copies	\$1.00 per copy
Insufficient funds (whether item paid or returned)	\$30.00 per item
Uncollected item (charged at bank's discretion)	\$30.00 per item
Deposited Item Returned	\$7.00 per item
Stop Payment	\$15.00 per check request
Checks First Order of Personal Checks Reorder	FREE within the U.S. Cost depends on style and quantity
Treasurer's Check	\$8.00
IRS Levy, Legal Requests, and/or Subpoenas	\$100.00
Writ	\$175.00
Wire Transfers-Domestic Incoming Outgoing	Free \$12.00
Wire Transfers-International Incoming Outgoing	Free \$45.00
Research Request (over 30 minutes)	\$25.00 per hour
Inactive Account ³ (Assessed after 13 months of non-customer initiated activity on Health Savings Accounts)	\$5.00 Fee may be less depending on your state statute.
Dormant Account ³ (Assessed after two (2) years of non-customer initiated activity on Health Savings Accounts)	\$5.00 Fee may be less depending on your state statute.
Health Savings Account Closing Fee	\$20.00 Fee may be less depending on your state statute.
Credit Card Funds Transfer Incoming	2.50% of transaction amount
Electronic Bank Transfers or Automated Clearing House Incoming Outgoing	Free \$1.50 per automated transfer or Funds Transfer \$5.00 per non-automated transfer or paper transfer
Outgoing Rollover fee	\$20.00
Faxing of customer information or response to customer initiated requests over 20 pages	\$2.00 per page
Expedited Document Delivery Charge	\$50.00 per envelope

¹ Monthly account fee waived for the first three statement cycles after account opening. ² HSA monthly account fee is \$2.50. It will be waived any statement cycle in which the account maintains a balance of (a) over \$1,500, if an electronic deposit is credited to the account that statement cycle, or (b) over \$2,500, if no electronic deposit is credited to the account that statement cycle. ³ Inactive and Dormancy time frames are based on account type. Refer to your terms and conditions for other account types.

Visit www.thebancorphaeb.com to view interest rates.