

BUSINESS Fee Schedule

CHECKING ACCOUNT FEES

Essential Business Checking

Monthly Maintenance Service Charge	Free
Number of free combined Transactions	200
Per Deposit Fee >200	\$0.75
Per Debit (Check & ACH) Fee >200	\$0.20
Per Items Deposited >200	\$0.15

Business Advantage Checking*

Monthly Maintenance Service Charge*	\$20.00
Number of free combined Transactions	500
Per Deposit Fee >500	\$0.75
Per Debit (Check & ACH) Fee >500	\$0.20
Per Items Deposited >500	\$0.15

Beyond Business Checking (Analysis Acct)**

Monthly Maintenance Service Charge**	\$20.00
Number of free combined Transactions	500
Per Deposit Fee >500	\$0.75
Per Debit (Check & ACH) Fee >500	\$0.20
Per Items Deposited >500	\$0.15

Community Checking

This account has no monthly service fee, no fee for deposits or deposited items, provides unlimited checks paid and checks deposited each month.

MONEY MARKET ACCOUNT FEES

Business High Yield Money Market

A \$5.00 monthly service charge will be imposed if the minimum daily balance in the account falls below \$5000 any day of the statement cycle.

Municipal Money Market

Monthly Maintenance Service Charge Free

ATM & DEBIT CARD FEES

ATM transactions at OneLocal Bank ATM's Free
ATM transactions at Non- OneLocal Bank ATM's are subject to other banks fees/surcharges.

OneLocal Bank is a member of the NYCE SUM surcharge-free network. Access your money at any SUM network ATM without a surcharge, visit www.sum-atm.com to locate participating ATMs.

Expedited card replacement fee \$45.00

International / Foreign Transaction Fees

MasterCard CBA Fee (Cross Border Fee) 0.90% of Trans Amt
MasterCard CCA Fee (Cross Border Conversion Fee) 0.20% of transaction Amount (only applies to transactions in foreign currency).

CASH MANAGEMENT SERVICES FEES

ACH Services Monthly Fee	\$25.00
Merchant Remote Deposit Monthly Fee	\$50.00
Positive Pay Monthly Fee	\$50.00
Wire Transfer Services	Free

MISCELLANEOUS FEES

Money Order	\$2.00
Treasurers Check	\$4.00
Returned item fee #***	\$30.00
Paid item fee ***	\$30.00
Deposit Transfer Overdraft Fee^	\$2.00
Deposit item Returned	\$10.00
Stop Payment, Checks & ACH	\$20.00
Stop Payment, Money Orders and Bank Checks	\$20.00
Check Collection - Canadian	\$10.00
Check Collection - International	\$45.00
Tax Levy/Garnishment	\$35.00
Escheatment Fee	\$50.00

Account Research (One hour minimum) \$75.00 /hour

Document Copies \$5.00 per document

Coin Counting - No Charge for customers up to

\$200.00 per day, 10% of balance over \$200 in one day.

ONLINE BANKING FEES

Online Banking and Bill Pay -	Free
Online Banking External Transfers	Free
Same day electronic bill payment	\$9.95
Next day check bill payment	\$14.95
Stop & Reissue bill payment check	\$20.00

WIRE TRANSFER FEES

Incoming Wire	\$10.00
Outgoing - Domestic	\$20.00
Outgoing- International	\$50.00

SAFE DEPOSIT BOX FEES

Drilling Fee	\$175.00
Lost Key Fee	\$35.00
2 x 5 Box	\$ 25.00
3 x 5 Box	\$48.00
3 x 10 Box	\$72.00
5 x 5 Box	\$60.00
5 x 10 Box	\$90.00
6 x 10 Box	\$96.00
9 x 10 Box	\$140.00
10 x 10 Box	\$150.00
12 x 12 Box	\$180.00
12 x 17 Box	\$275.00

*Monthly Maintenance Fee is waived if the account maintains a \$10,000.00 minimum daily account balance or \$25,000.00 in average deposit balances.

** Monthly Maintenance Fee and per item fees are offset against earnings credit.

***Returned item fee and Paid item fee may be imposed on any of the following transactions made using your checking account number, in-person withdrawals, recurring debit card transactions, automatic bill payments, ACH transactions or pre-authorized transfers.

#Items or payments may be presented multiple times and we do not monitor or control the number of times a transaction is presented for payment. We may charge a Returned Item Fee each time a payment is presented if the amount of money available is not sufficient to cover the payment, regardless of the number of times the payment is presented.

^Fee is per transfer fee and only assessed when service is utilized