

## CONSUMER Fee Schedule

### CHECKING ACCOUNT FEES

#### Advantage Checking Account

Monthly Service Charge	\$15.00
With Direct Deposit	\$12.00

Monthly service charge is waived when combined average daily household deposit and loan balance is \$10,000 or greater

Unlimited ATM Surcharges assessed at Non OneLocal Bank ATM terminals are rebated.

#### Boundless Checking and iBoundless Checking

No monthly service charge

Unlimited ATM Surcharges assessed at Non OneLocal Bank ATM terminals are rebated.

### MONEY MARKET FEES

#### High Yield Money Market and iYield 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.

### SAVINGS ACCOUNT FEES

#### Escrow Statement Savings, 18-65 / UTMA Statement Saving, iBoundless Savings and Statement Savings Account

No monthly service charge.

#### ATM & DEBIT CARD FEES

ATM transactions at OneLocal Bank ATM Free

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](http://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).

#### IRA PLAN FEES

IRA Annual Service Charge*	\$20.00
IRA Transfer Fee	\$25.00

\*Charge/fee is waived for Advantage checking customers. ^Fee is per transfer fee and only assessed when service is utilized

\*\* Returned item fee and Paid item fee may be imposed on any of the following transactions: checks and other transactions made using your checking account number, in-person withdrawals, recurring debit card transactions, automatic bill payments, ACH transactions or other pre-authorized transfers. Fee is waived for customers under 18 or over 65 years old.

#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.

\*\*\* Advantage Checking account customers will receive one 50% discount on their annual Safe Deposit Box rental fee. Any additional Safe Deposit Boxes held by these customers will pay the full annual fee.

### 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

### MISCELLANEOUS FEES

Money Order *	\$2.00
Treasurers Check *	\$4.00
Returned item fee ** #	\$22.00
Paid item fee **	\$22.00
Deposit Transfer Overdraft Fee * ^	\$2.00
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
Coin Counting - No Charge for customers up to \$200.00 per day, 10% of balance over \$200 in one day.	

### WIRE TRANSFER FEES

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

### SAFE DEPOSIT BOX ANNUAL FEE\*\*\*

Drilling Fee	\$175.00
Lost Key Fee	\$35.00
3 x 5 Box	\$48.00
5 x 5 Box	\$60.00
3 x 10 Box	\$72.00
6 x 10 Box	\$96.00
12 x 12 Box	\$180.00
12 x 17 Box	\$275.00