

## Truth-in-Savings

Additional Terms & Conditions

The following fees may apply based on additional account type, services & usage.

### Account Servicing

<b>Overdraft Fee</b>	\$32.00 per item
<b>Return Item Fee</b>	\$30.00 per item
<b>Overdraft Transfer Charge</b>	\$10.00 per transfer from Line of Credit. If the amount transferred is insufficient to return the checking account to a positive balance, no Transfer Charge will be assessed. However, the account may incur an Overdraft Fee or Return Item Fee.
<b>Negative Balance Fee</b>	\$8.00 per day after 3 consecutive days overdrawn up to a maximum of 14 days.
<b>Check Cashing (on-us)</b>	Non-client: \$10.00 Fee is waived for payroll checks drawn on Sound Community Bank.
<b>Foreign Outgoing Collection Fee</b>	\$5.00 per foreign check sent for collection
<b>Incoming Collection</b>	\$25.00 per check received from another financial institution
<b>Returned Deposited Items</b>	\$15.00 per item for consumer accounts
<b>Stop Payment Order</b>	\$35.00 per order

### Additional Account Services

<b>Check Copy</b>	\$2.00 per check
<b>Check Copies</b> (included in account statement)	\$5.00 per month, per account
<b>Coin Counter</b>	2% for clients; 10% for non-clients (fee waived if funds are deposited & not immediately withdrawn)
<b>Counter Checks</b>	Four checks for \$3.00
<b>Debit Card Replacement Fee</b>	\$10.00
<b>Debit Card Expedited Fee</b>	\$35.00
<b>Debit Card PIN Expedited Fee</b>	\$35.00
<b>International Debit Card Fee</b>	2% of Purchase Amount
<b>Locking Bag</b>	\$10.00; key replacement \$3.00
<b>Money Orders</b>	\$5.00 per Money Order
<b>Notary Services</b>	Non-clients: \$10.00    Clients: Free
<b>Official Checks</b>	\$8.00 each
<b>Safe Deposit Box Payment Late Fee</b>	\$10.00
<b>Paper Statement Fee</b>	\$5.00 per statement
<b>Returned Mail Fee</b>	\$5.00 every month per returned statement until address is updated
<b>Statement Copy</b>	\$5.00 per copy
<b>Wire Transfers</b>	Incoming Domestic & International: \$15.00 Outgoing Domestic: \$30.00 Outgoing Domestic - Not in Person: \$60.00 Outgoing International: \$45.00 plus international wire fee assessed by correspondent bank

### Administrative Fees

<b>Account Research</b>	\$50.00 per hour (no charge for 15 minutes or less)
<b>Dormant Account Administration</b>	\$75.00
<b>Legal Processing of Levies, Garnishments, &amp; Liens</b>	\$90.00
<b>Loan Payoff Request</b>	\$20.00

### Account Usage Fees

<b>Below Minimum Balance Monthly Fees</b>	eMoney Maker & Money Market: \$10.00 if less than \$1,000 Apex Money Market: \$25.00 if less than \$25,000 IRA Savings & Regular Savings: \$3.00 if less than \$100 Interest Plus Checking: \$10.00 if less than \$1,000
<b>Closure Fees</b>	Accounts closed within 90 days of opening: \$15.00
<b>IRA Plan Termination Fee</b>	\$50.00
<b>Inactive Account</b> No qualifying activity on the account for an established period of time (e.g. 12-months)	Interest Plus, Prime Checking & Opportunity Checking: 12 months without activity & balances less than \$500: \$5.00 eMoney Maker, Apex Money Market, IRA Savings & Regular Savings: 12 months without activity & balances less than \$500: \$5.00 Youth Savings: 12 months without activity & balances less than \$200: \$5.00
<b>Annual Fee</b>	Health Savings Account: \$12.00. IRA: \$20.00, waived with checking account
<b>ATM Usage Fee</b>	There is no fee for using a Sound Community Bank or an Allpoint Network ATM. For all other ATM's, the fee is \$3.00. This includes a Balance Inquiry.
<b>Box of Checks</b>	Minimum cost with tax & delivery is \$25.00