

# SCHEDULE OF FEES

Effective October 15, 2020

## SERVICE CHARGES

### Checking Accounts

|                                                |                                                                                              |
|------------------------------------------------|----------------------------------------------------------------------------------------------|
| No Fee Checking.....                           | None                                                                                         |
| Non-Interest Checking .....                    | None                                                                                         |
| Gateway Checking.....                          | None                                                                                         |
| Kasasa Cash.....                               | None                                                                                         |
| Kasasa Cash Back.....                          | None                                                                                         |
| Relationship Checking.....                     | \$15.00 <sup>1</sup><br>(If average minimum balance per statement cycle falls below \$2,500) |
| Eagle Checking (Discontinued).....             | None                                                                                         |
| On The Go Checking (Discontinued).....         | None                                                                                         |
| Hello Westborough Checking (Discontinued)..... | None                                                                                         |
| High-Rate Checking (Discontinued).....         | \$6.00<br>(If average minimum balance per statement cycle falls below \$5,000)               |

### Money Market Account

|                   |                                                                                             |
|-------------------|---------------------------------------------------------------------------------------------|
| Money Market..... | \$5.00 <sup>1</sup><br>(If average minimum balance per statement cycle falls below \$1,000) |
|-------------------|---------------------------------------------------------------------------------------------|

### Saving Accounts

|                                                     |                                                                                                                                                                                               |
|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Savings Accounts.....                               | \$3.00 <sup>1</sup><br>(Fee applies to Ultra, Independent and Eagle Savings accounts if average minimum balance per statement cycle falls below \$100. Waived with selection of eStatements). |
| Statement, Passbook, Membership & Club Account..... | None                                                                                                                                                                                          |
| Kasasa Saver.....                                   | None                                                                                                                                                                                          |
| Ultra Savings (Discontinued).....                   | \$25.00 per debit fee<br>After 2 FREE withdrawals or transfers per statement cycle.)                                                                                                          |

## SERVICE FEES

### CDs & IRAs

|                                      |         |
|--------------------------------------|---------|
| Monthly Maintenance (All Terms)..... | None    |
| IRA Trustee Transfer Fee.....        | \$25.00 |

### Wire Transfers

|                             |         |
|-----------------------------|---------|
| Incoming Wire Fee.....      | None    |
| Domestic Wire Fee.....      | \$20.00 |
| International Wire Fee..... | \$45.00 |

### Overdraft (Checking & Savings)

|                                          |                                                 |
|------------------------------------------|-------------------------------------------------|
| Non-Sufficient Funds Fee - Paid.....     | \$25.00 <sup>4</sup><br>per presentment of item |
| Unavailable Funds Fee - Paid.....        | \$25.00 <sup>4</sup><br>per presentment of item |
| Non-Sufficient Funds Fee - Returned..... | \$27.00 <sup>4</sup><br>per presentment of item |
| Unavailable Funds Fee - Returned.....    | \$27.00 <sup>4</sup><br>per presentment of item |
| Overdraft Transfer Fee.....              | \$3.00 per transfer                             |

## SERVICE FEES cont.

### ATM/Debit Card

|                                   |                                                                                                                                             |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Maintenance Fee.....              | None                                                                                                                                        |
| Non-SMCU ATM Transaction Fee..... | \$1.50 each<br>(Additional fees may be charged by other financial institutions outside of our surcharge-free network of about 37,000 ATMs.) |
| Mastercard                        |                                                                                                                                             |
| Cross Border Fee.....             | 0.9% per transaction                                                                                                                        |
| Foreign Conversion Fee.....       | 0.2% per transaction                                                                                                                        |
| Replacement Card Fee.....         | \$10.00 <sup>2</sup>                                                                                                                        |

### Electronic Banking

|                                           |              |
|-------------------------------------------|--------------|
| Regularly Scheduled Bill Payments.....    | None         |
| Same Day Bill Payment Fee.....            | \$10.00 each |
| Overnight Check Payment Bill Pay Fee..... | \$15.00 each |
| eStatements.....                          | None         |
| Mobile Banking Fee.....                   | None         |
| Mobile Deposit Fee.....                   | None         |
| Online Banking Fee.....                   | None         |

### Miscellaneous

|                                      |                                                                                                                                                                                                                                         |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Abandoned Property Fee.....          | \$75.00 per account                                                                                                                                                                                                                     |
| Account Reconciliation Fee.....      | \$25.00 per hour<br>(\$15.00 minimum)                                                                                                                                                                                                   |
| ACH Transaction Fee.....             | None                                                                                                                                                                                                                                    |
| Check Certification Fee.....         | None                                                                                                                                                                                                                                    |
| Check Copy Fee.....                  | per item \$4.00 <sup>2</sup>                                                                                                                                                                                                            |
| Check Orders.....                    | Fees may vary <sup>3</sup>                                                                                                                                                                                                              |
| Returned Deposited Item Fee.....     | per item \$7.75                                                                                                                                                                                                                         |
| Excessive Debits Fee.....            | \$5.00 per transaction<br>Regulation D allows for 6 withdrawals or transfers made by check, preauthorized transfer or electronic/telephone transfer per month. This fee is applicable for each transfer/withdrawal over the 6 allowed.) |
| Foreign Check Collection Fee.....    | Fees may vary                                                                                                                                                                                                                           |
| Account Inactivity Fee.....          | \$3.00 <sup>1</sup>                                                                                                                                                                                                                     |
| Levy Fee (Per Levy).....             | \$30.00                                                                                                                                                                                                                                 |
| Lost Passbook Fee.....               | None                                                                                                                                                                                                                                    |
| Money Order Fee.....                 | None                                                                                                                                                                                                                                    |
| Notary Fee.....                      | None                                                                                                                                                                                                                                    |
| Official Check Fee.....              | None                                                                                                                                                                                                                                    |
| Research Fee.....                    | \$25.00 per hour or Regulatory Guidelines<br>(\$15.00 Minimum Fee)                                                                                                                                                                      |
| Return Mail Fee.....                 | \$5.00 <sup>1</sup> Signature                                                                                                                                                                                                           |
| Guarantee Fee.....                   | None                                                                                                                                                                                                                                    |
| Statement Copy Fee.....              | \$4.00 <sup>2</sup>                                                                                                                                                                                                                     |
| Stop Payment Fee (ACH or Check)..... | \$25.00 per item <sup>2</sup><br>(Includes Official Checks and Money Orders)                                                                                                                                                            |

<sup>1</sup>Per statement cycle.

<sup>2</sup>Service free to Relationship Checking account holders. Limit one Replacement Card Fee waiver per calendar year.

<sup>3</sup>Relationship Checking accounts come with FREE standard style checks for the life of the account.

<sup>4</sup>If an item (i.e. a request for payment) is returned as non-sufficient funds or unavailable funds, your account will be charged the applicable fee. If the item is presented for payment again, your account will be charged a non-sufficient or unavailable funds fee for each time the item is presented and returned as non-sufficient or unavailable funds unless on any re-presentment of the item, the item is paid. However if the payment causes an overdraft your account will then be charged the applicable overdraft fee (non-sufficient funds fee - paid.)