

**Notice of fee changes effective April 1, 2020**
**Bold items reflect changes**

Abandoned Account Escheatment	\$50.00
<b>Account or debit card research</b>	<b>\$25.00/hr. (\$25 min.)</b>
Bearer bond interest coupon	\$10.00 per envelope
Canadian/foreign check processing	
Canadian checks \$10,000 or less	\$15.00
Canadian checks over \$10,000	\$35.00
Other foreign checks	\$35.00
<b>Chargebacks (returned checks)</b>	<b>\$20.00</b>
<b>Check cashing (over \$100)</b>	<b>Non-members \$6.00</b>
Check copy	\$5.00
Early account closing (less than 6 mos.)	\$20.00
Express delivery of ATM, debit, or credit card	\$30.00
Foreign ATM usage	\$1.00
Inactive account fee—Checking or Savings	
After 18 months	\$5.00 per month
Insufficient address	\$5.00
Levies/writs/attachments	\$75.00
Lost ATM, debit, or credit card	\$10.00
Lost passbook	\$15.00
Money order	\$4.00
Night deposit bag (non-refundable)	\$30.00
Notary services	Free for members Non-members \$5.00
<b>Overdraft—per item paid</b>	<b>\$32.00<sup>1</sup></b>
<b>Overdraft—per item returned</b>	<b>\$32.00<sup>1</sup></b>
Overdraft protection annual fee	\$25.00
<b>Overdraft sweep (formerly Savings sweep)</b>	<b>\$2.00 per sweep<sup>1</sup></b>
Paper statements	\$2.00 per month
<i>Beyond Checking and Student Checking only</i>	
<b>Payment Privilege—per item paid</b>	<b>\$32.00<sup>1</sup></b>
Overdrawn balances of \$5.00 or less	No charge
<b>Safe Deposit Box-box drilling</b>	<b>\$275.00</b>
Safe Deposit Box-key replacement	\$25.00
Statements (special or interim)	\$5.00
Statement copies (without images)	\$5.00
Statement copies (with images)	\$7.00
Statement copies (multiple w/images)	\$30.00 per CD ROM
Stop payment	\$30.00 per item
<b>Telephone Transfer Fee</b>	<b>\$3.00</b>
<b>Temporary checks</b>	<b>\$2.00 per sheet of four</b>
<b>Treasurers checks</b>	<b>\$5.00</b>
Wire transfers	
Domestic incoming	\$10.00
Domestic outgoing	\$25.00
Foreign incoming	\$15.00

**1. For checking accounts linked to a savings or money market as part of an overdraft sweep service; an overdraft or Payment Privilege fee and an overdraft sweep fee will be assessed if the linked account's balance is not sufficient to cover the overdrawn checking balance.**

# St. Mary's Bank CONSUMER SCHEDULE OF FEES

Abandoned Account Escheatment	\$50.00
Account or debit card research	\$25.00/hr. (\$10 min.)
Bearer bond interest coupon	\$10.00 per envelope
Canadian/foreign check processing	
Canadian checks \$10,000 or less	\$15.00
Canadian checks over \$10,000	\$35.00
Other foreign checks	\$35.00
Chargebacks (returned checks)	\$15.00
Check cashing (over \$100)	Non-members \$4.00
Check copy	\$5.00
Early account closing (less than 6 mos.)	\$20.00
Express delivery of ATM, debit, or credit card	\$30.00
Foreign ATM usage	\$1.00
Inactive account fee—Checking or Savings	
After 18 months	\$5.00 per month
Insufficient address	\$5.00
Levies/writs/attachments	\$75.00
Lost ATM, debit, or credit card	\$10.00
Lost passbook	\$15.00
Money order	\$4.00
Night deposit bag (non-refundable)	\$30.00
Notary services	Free for members Non-members \$5.00
Overdraft—per item paid	\$32.00
Overdraft—per item returned	\$32.00
Overdrawn balances of \$5.00 or less	No charge per item
Overdraft protection annual fee	\$25.00
Paper statements	\$2.00 per month
Beyond Checking and Student Checking only	
Payment Privilege—per item paid	\$32.00
Overdrawn balances of \$5.00 or less	No charge per item
Safe Deposit Box-box drilling	\$200.00
Safe Deposit Box-key replacement	\$25.00
Savings sweep	\$10.00 per sweep
Statements (special or interim)	\$5.00
Statement copies (without images)	\$5.00
Statement copies (with images)	\$7.00
Statement copies (multiple w/images)	\$30.00 per CD ROM
Stop payment	\$30.00 per item
Telephone Transfer Fee	\$1.00
Temporary checks	\$1.00 per sheet of four
Treasurers checks	\$7.00
Wire transfers	
Domestic incoming	\$10.00
Domestic outgoing	\$25.00
Foreign incoming	\$15.00

### Beyond Checking<sup>1</sup>

- No monthly service fee
- \$2 monthly paper statement fee waived with free eStatements

### Beyond Interest Checking<sup>1</sup>

- \$5 monthly service fee waived with \$1,000 minimum daily balance
- No minimum balance to earn interest

### Beyond Rewards Checking<sup>1</sup>

- \$15 monthly service fee waived with combined minimum daily balances of \$20,000 in all deposit and loan accounts
- No minimum balance to earn interest

### Student Checking<sup>1</sup>

- No monthly service fee
- eStatement only (optional paper statement \$2 per month)

### Beyond Savings<sup>1,2</sup>

- Available in passbook or monthly statement
- \$3 monthly service fee waived with one of the following: \$250 minimum daily balance, monthly direct deposit (statement only), or primary owner is under age 21 or 62+
- No minimum balance to earn interest

### Super Saver Savings<sup>1,2</sup>

- Available for members under age 21
- Available in passbook or monthly statement
- No monthly service fee
- No minimum balance to earn interest

### Rainy Day Savings<sup>2</sup>

- \$25 minimum balance to open
- \$25 minimum daily balance to earn interest
- \$25 minimum monthly direct deposit or automatic transfer required
- Limit one free withdrawal per month, \$2 fee for each withdrawal thereafter
- Limit one account per member

### Health Savings Account (HSA)

- No setup or administration fees
- \$50 minimum balance to open
- \$4 monthly service fee waived with monthly direct deposit or \$1,000 minimum monthly balance
- No minimum balance to earn interest

### Club Accounts<sup>1,2</sup>

- No monthly service fee
- \$10 weekly or \$40 monthly minimum transfer required

### Premier Money Market<sup>1,2</sup>

- \$2,500 minimum daily balance to earn interest
- \$10 monthly service fee waived with \$2,500 minimum daily balance

### Certificates of Deposit (CDs) and IRAs

- \$500 minimum balance to open
- Early withdrawal penalty fee applies depending upon CD amount and length of term:  
Less than 12 months—6 months of interest  
12 months or greater—18 months of interest