

DEPOSIT ACCOUNT FEES

Monthly Charges: When minimum account balance, relationship balance or activity requirements are not met.

Service Charge (Carbon Footprint-Green Checking)*	\$6.91
Service Charge (Gold Checking)*	\$9.96
Service Charge (Elite Checking)*	\$17.82
Service Charge (Green, Gold & Elite Savings)*	\$5.00
Service Charge (Money Market Savings)*	\$5.00
Service Charge (High Yield Money Market Savings)*	\$5.00
Service Charge (Mailed Statement Fee)	\$2.71

* monthly service charge

OTHER ACCOUNT FEES

Service Charge (per electronic savings debit when electronic debits exceed four (4) per month, per savings account)	\$2.00
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DEBIT CARD FEES

Emergency Card Delivery (per card)	\$90.00
Card/PIN Mailer Fee (replacement)	\$1.00
Service Charge (alternate address)	\$15.00
Service Charge (account changes)	\$6.00
Withdrawals/Balance Inquiry (at Sterling State Bank ATMs)	no cost

International ATM Debit Card Fees:
VISA's International Service Assessment (ISA) applies to foreign debit card transactions. Rates are 0.8% for single currency transactions and 1% for multi-currency transactions.

ONLINE PAYMENT FEES

Popmoney (Person to Person) Payment	\$0.50
Popmoney (Person to Person) Next Day Payment	\$1.50
Bill Pay (Service Fee or BILL PAY FEE)	\$5.00
Overnight Bill Pay Check Payments (per transaction)	\$15.95
Same Day Bill Pay (per payment)	\$9.95

OVERDRAFT/NSF-RELATED FEES

Fees for overdrawing your account: Fees will apply when, but not limited to, overdrafts created by check, in-person withdrawal, ATM withdrawal, Bank-assessed fees, or other electronic means.

Overdraft Charge	\$35.50
Overdraft Charge - Item Paid	\$35.50
Overdraft Charge - Item Returned	\$35.50
Overdraft Charge - Uncollected	\$35.50

NEGATIVE BALANCE CHARGE \$7.65

This fee is assessed daily on accounts that have a negative balance for three (3) consecutive business days. This fee is assessed daily until the account is made positive.

WIRE TRANSFER FEES

Wire Transfer Fee (Incoming-Domestic)	\$10.00
Wire Transfer Fee (Incoming-International)	\$42.00
Wire Transfer Fee (Outgoing-Domestic)	\$25.00
Wire Transfer Fee (Outgoing-International)	\$42.00

TRANSFER FEES

DDL Advance	\$5.06
Transfer Fee (automated)	\$5.10
Telephone Transfer Fee (call to bank)	\$2.00

COLLECTION ITEM FEES

Collection Item (Canadian - per item - \$20.00 or less)	\$10.00
Collection Item (Foreign / Domestic - per item)	\$105.00 / \$52.50

Additional Canadian Collection Item Fees: \$15 + 1% for items \$20.01-\$1999.99. \$50.00 per item for items greater than \$2,000.00.

SAFE DEPOSIT BOX FEES

Rental Fee	Varies By Size & Location
Safe Deposit Box Drill Fee (per box)	\$250.00
Safe Deposit Box Key Replacement (per key)	\$75.00
Automatic Late Charge (payment not made by Jan. 5)	\$37.50

DORMANT & INACTIVE FEES

Service Charge (Inactive - per month)	\$5.75
Service Charge (Dormant - per month)	\$5.75

CHECK CASHING FEES

Check Cashing (per check - On Us items only)	\$5.00
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Cashing Limit: \$2,500.00. Additional 1% fee applies for items over \$500.00.

Official Check Service Charge (per check - customer only)	\$6.05
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MISCELLANEOUS FEES

Abandoned Account	\$150.00
Account Changes (change owners/signers)**	\$6.00
Account Changes (change address/e-mail/contact info)**	\$6.00
Account Changes (debit card maintenance/re-order)**	\$6.00
Account Changes (beneficiary changes)**	\$6.00
Account Changes (name changes, product changes)**	\$6.00
Account Closing (Collection accounts & open < 6 months)	\$75.00
Reopening Previously Closed Account (Posts As: Force Open or Service Charge - closed < 1 month)	\$10.00
Account Reconciliation / Account Research (per hour)	\$46.00
Chargeback Item Fee	\$4.00
Exception Processing (per non-post item)	\$2.50
Notice Fee (per mailed notice)	\$2.00
Redeposit Item Fee	\$4.00
Substitute Check Charge (per item)	\$30.00
Service Charge (International ACH - per ACH)	\$2.00
Return Mail Service Charge	\$5.35
Statement Second Copy (per mailed statement)	\$6.91
Custom Statement Cycle (per month)	\$2.00
IRA Closing Fee	\$60.00
Medallion Guarantee (Customers Only - per stamp)	\$75.00
Notary Stamp Fee (Customers Only - per stamp)	\$1.00
Rolled Coin (per roll)	\$0.12
Garnishment / Levy Fee (Garnishment, levy or interrogatory)	\$185.00
Copies (Transaction Detail)	\$6.00
Stop Pay	\$36.50

** per change/maintenance

ACCOUNT FEES

Service Charge (Select Acct. - under age 55)	\$10.00
Service Charge (Basic Acct - Mailed Stmt Fee)	\$2.71