



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 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 Customers receive a 50% discount on safe deposit boxes.

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 FEES***

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