

**CHECKING ACCOUNT FEES**

**Essential Business Checking**

Monthly Maintenance Service Charge	Free
Number of free combined Transactions	200
Per Deposit Fee >200	\$0.75
Per Debit (Check & ACH) Fee >200	\$0.20
Per Items Deposited >200	\$0.15

**Business Advantage Checking**

Monthly Maintenance Service Charge*	\$20.00
Number of free combined Transactions	500
Per Deposit Fee >500	\$0.75
Per Debit (Check & ACH) Fee >500	\$0.20
Per Items Deposited >500	\$0.15

**Beyond Business Checking (Analysis Acct)\*\***

Monthly Maintenance Service Charge	\$20.00
Number of free combined Transactions	500
Per Deposit Fee >500	\$0.75
Per Debit (Check & ACH) Fee >500	\$0.20
Per Items Deposited >500	\$0.15

**Community Checking**

This account has no monthly service fee, no fee for deposits or deposited items, provides unlimited checks paid and checks deposited each month.

**MONEY MARKET ACCOUNT FEES**

**Business High Yield 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.

**Municipal Money Market**

Monthly Maintenance Service Charge Free

**ATM & DEBIT CARD FEES**

ATM transactions at OneLocal Bank ATM's Free  
ATM transactions at Non- OneLocal Bank ATM's are subject to other banks fees/surcharges.

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](http://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).

\*Monthly Maintenance Fee is waived if the account maintains a \$10,000.00 minimum daily account balance or \$25,000.00 in average deposit balances.

\*\* Monthly Maintenance Fee and per item fees are offset against earnings credit.

#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.

**CASH MANAGEMENT SERVICES FEES**

ACH Services Monthly Fee	\$25.00
Merchant Remote Deposit Monthly Fee	\$50.00
Positive Pay Monthly Fee	\$50.00
Wire Transfer Services	Free

**MISCELLANEOUS FEES**

Money Order	\$2.00
Treasurers Check	\$4.00
Returned item fee #	\$30.00
Paid item fee	\$30.00
Deposit Transfer Overdraft Fee	\$2.00
Deposit item Returned	\$10.00
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.	

**ONLINE BANKING FEES**

Online Banking and Bill Pay -	Free
Same day electronic bill payment	\$9.95
Next day check bill payment	\$14.95
Stop & Reissue bill payment check	\$20.00

**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