CONSUMER BANKING FEE SCHEDULE

SalemFive
MAKE YOUR MOVE.™

CHECKING ACCOUNTS

Classic Five Checking℠

Minimum to Open	$10.00
Monthly Maintenance Fee	No Charge

Club Five Checking℠

Minimum to Open	$10.00
Monthly Maintenance Fee	$25.00

Maintain $25,000 or more in combined balances to avoid maintenance fee per statement cycle.

Eligible combined balances include personal checking, personal savings and money markets, time deposits, retirement IRAs, and outstanding consumer loan balances (excluding closed-end mortgages).

Connect Five Account™

Minimum to Open	$10.00
Monthly Maintenance Fee	$5.00

Minimum daily balance to avoid maintenance fee per statement cycle is $500 OR primary account owner is under the age of 26.

18/65 Checking

Minimum to Open	$10.00
Monthly Maintenance Fee	No Charge
Requirements	Yes

Customers who are at least 65 years old or less than 19 years old are limited to one free savings and one free checking account per customer.

SAVINGS & MONEY MARKET ACCOUNTS

Classic Five Savings℠

Minimum to Open	$10.00
Monthly Maintenance Fee	$5.00

Minimum daily balance to avoid maintenance fee per monthly account cycle is $500 OR primary account owner is under the age of 26 OR have at least one Debit Card Round Up Credit post to the account during your monthly account cycle.

18/65 Savings

Minimum to Open	$10.00
Monthly Maintenance Fee	No Charge
Requirements	Yes

Must be 65 years old or less than 19 years old to open account.

Customers who are at least 65 years old or less than 19 years old are limited to one free savings and one free checking account per customer.

Advantage Money Market

Minimum to Open	$10.00
Monthly Maintenance Fee	$15.00

Minimum daily balance to avoid monthly fee per statement cycle is $2,500.

Classic Five Money Market℠

Minimum to Open	$10.00
Monthly Maintenance Fee	$5.00

Minimum daily balance to avoid maintenance fee per statement cycle is $500 OR have at least one Debit Card Round Up Credit post to the account during your monthly account cycle.

Club Five Money Market℠

Minimum to Open	$10.00
Monthly Maintenance Fee	$5.00

Maintain $25,000 or more in combined balances to avoid maintenance fee per statement cycle.

Eligible combined balances include personal checking, personal savings and money markets, time deposits, retirement IRAs, and outstanding consumer loan balances (excluding closed-end mortgages).

Requirements	Yes

Must have a Club Five Checking to open account.

Gold Star Money Market

Minimum to Open	$10.00
Monthly Maintenance Fee	No Charge

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ACCOUNT RELATED FEES

Account Closing By Mail	$10.00
Checks and All Other Debits Paid Against Insufficient Funds (NSF)	$5.00 / $35.00

These per item fees are imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, and other electronic means (as applicable). For 18/65 accounts, the $35 per item fee is reduced to $5 per item. NSF fees will be limited to five (5) fees per day that can be charged to your account. Salem Five will not charge a fee to your deposit account when we decline or return an item unpaid due to insufficient or uncollected funds, but you may be charged a fee by the payee for the returned payment. Should a transaction overdraw your account in the amount of $5 or less, your account will not be charged.

Check Printing and Supplies	Varies
Copy of Check, Statement or Deposit Slip	$5.00

Per statement, deposit slip or check (first 25 checks requested annually per account are free).

Inactivity Fee	$5.00

An inactivity fee will be imposed on checking, savings, and money market accounts if the average daily balance is below $250 and there is no customer-initiated activity for 12 consecutive months. The fee will be charged monthly thereafter until activity resumes. Customer-initiated activity generally includes deposits, withdrawals, and transfers. Interest credits, preauthorized or recurring electronic transactions, and other bank-generated transactions do not qualify. The Advantage Money Market, Club Five Checking, Club Five Money Market, Gold Star Money Market and 18/65 accounts are not subject to this fee.

Lost Passbook Fee	$20.00
Overdraft Protection Annual Fee	$25.00
Paper Statement Fee (per statement cycle)	$2.00
Returned Deposited Item	$6.84 / $7.50

If the item returned is drawn on an account held by the Salem Five account holder at another bank, the fee assessed is $7.50.

Stop Payment Order	$30.00

HEALTH SAVINGS ACCOUNTS

HSA Set-Up Fee	$25.00
Monthly Maintenance Fee	$2.50

RETIREMENT ACCOUNTS

Distribution/Termination Fee (if under the age of $59^{1/2}$)	$25.00
IRA Annual Service Fee	$15.00
Qualified Plan Annual Service Fee	$25.00
Trustee Transfer Fee	$25.00

BRANCH SERVICES FEES

Money Order	$5.00
Treasurer's Check	$8.00
Foreign Check Collections - Canadian Items[1]	$15.00
Foreign Check Collections - All Other Items[1]	$30.00

ELECTRONIC BANKING FEES

ATM/Visa® Debit Card Replacement	$10.00
Expedited Debit Card Delivery	$45.00
Expedited Electronic Payment	$3.00
Expedited Payment by Overnight Check	$16.00
Foreign Transaction Fee (applies to International Debit and ATM Card transactions)	3.00% of the U.S. dollar amount

Whenever you use your Salem Five Visa® Debit Card or ATM Card outside of the United States to get cash at an ATM, or to purchase goods or services, or for cash advances we will charge a foreign exchange fee equal to 3% of the transaction amount. This fee will also apply when the Salem Five card holder is physically located inside the United States but the merchant is located outside the United States.

Withdrawals or Inquiries at Salem Five and Allpoint® ATMs	No Charge
Withdrawals at Non-Salem Five or Non-Allpoint® ATMs	$3.00
Inquiries at Non-Salem Five or Non-Allpoint® ATMs	$2.00

FOREIGN CURRENCY EXCHANGE

Shipping Fee (per package)	$15.00

MISCELLANEOUS FEES

Account Reconciliation (per hour)	$25.00
Account Research (per hour)	$25.00
Escheat Processing (unclaimed property)	$100.00
Legal Processing - Government Levy	$50.00
Legal Processing - Trustee Attachment or Other Legal Service	$50.00
Incoming Wire Transfers[1]	$15.00
Outgoing Wire Transfer - Domestic[1]	$30.00
Outgoing Wire Transfer - Foreign[1]	$45.00

[1] Additional charges may be assessed by intermediary bank(s). These charges will be deducted from the check or wire transfer proceeds.

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Not sure which checking account is right for you? Use the chart below to compare features and benefits at a glance. A checkmark (✓) means the fee is waived or reimbursed for that account.

Product Offerings	Connect Five Account™	Classic Five Checking℠	Club Five Checking℠	18/65 Checking
Interest Earning	×	×	✓	×
Online Banking	✓	✓	✓	✓
Instant-Issue Debit Card	✓	✓	✓	✓
Paper Statements	*$2.00*[2]	✓	✓	✓
Debit Card Round Up	✓	✓	✓	✓
Standard-Style Checks	×	✓ *First order of starter checks*	✓	✓
Withdrawals or Inquiries at Salem Five and Allpoint® ATMs	✓	✓	✓	✓
Withdrawals at Non-Salem Five or Non-Allpoint® ATMs[3]	✓	*$3.00*	✓	*$3.00*
Inquiries at Non-Salem Five or Non-Allpoint® ATMs[3]	✓	✓	✓	*$2.00*
Reimbursement of Other Banks' ATM Surcharges	×	×	✓ *Up to $20/statement cycle at Non-Salem Five or Allpoint® ATMs*	×
Waived Fees	×	×	✓ *Five (5) Outgoing Domestic Wire Transfers[4] & Five (5) Overdraft[5] fees per calendar year*	×
Free with this Account	×	×	✓ *Copies of checks, statements, or deposit slips, Treasurer's checks, Money orders, Incoming wire transfers[4], Stop payments, Inactivity fees, Returned deposited items, Annual overdraft protection fee, Annual home equity line of credit fee*	✓ *Inactivity fees*
Additional Benefits	×	×	✓ *Access to Club Five Money Market*	×

[2] Salem Five will assess this fee per statement cycle if you fail to register for, or at any time you discontinue receiving electronic statements and documents.

[3] If you initiate a transaction outside of the Salem Five and Allpoint® ATM networks, you may also be charged a surcharge by that operator and/or by an automated transfer network.

[4] The first five (5) outgoing domestic wire transfer fees each calendar year, along with the incoming wire transfer fees, are charged on the day the transaction takes place. The corresponding amount will be credited back to your account on the following business day.

[5] The first five (5) overdraft fees waived each calendar year do not apply to overdrafts caused by ATM and everyday debit card transactions when you have elected Salem Five's overdraft service for those transactions.

CONTACT INFORMATION

Contact Center: (800) 850-5000
mail@salemfive.com