

CONSUMER BANKING FEE SCHEDULE



CHECKING ACCOUNTS

Features	eOne Checking	Interest Checking
Minimum Balance to Open	\$10 - online/mail	\$10 - online/mail
Monthly Maintenance Fee	None	None
Charge per Check Paid	No Charge	No Charge
Online Banking with Bill Pay	No Charge	No Charge
Cash Back Debit Rewards ¹	\$.05/chip, swipe or sign	None
Salem Five ATM Fees for Transactions at Non-Salem Five or Non-Allpoint ATMs ²	No Charge	No Charge
Reimbursement of other banks' ATM surcharges ²	Up to \$15.00	None

¹Your Cash Back Debit Rewards will post to your account when your statement cycles. ATM and PIN transactions do not qualify. ²If you initiate a transaction outside of the Salem Five and Allpoint ATM networks, a surcharge may be applied by that operator and/or by an automated transfer network. For eOne Checking, surcharges up to \$15.00 per statement cycle will be reimbursed.

SAVINGS³

Features	eOne Savings
Monthly Maintenance Fee	None
Minimum Daily Balance to Waive Monthly Fee	None
Excess Debit Fee ³	\$10.00
Salem Five ATM Fees for Transactions at Non-Salem Five or Non-Allpoint ATMs ⁴	\$2.00
Conditions	None

³A savings account is a limited transaction account that permits up to six pre-authorized, automatic or telephone transfers per calendar month to third parties or between deposit accounts within the Bank. Debits in excess of these limitations are assessed the excess debit fee. ⁴If you initiate a transaction outside of the Salem Five and Allpoint ATM networks, a surcharge may be applied by that operator and/or by an automated transfer network.

SPECIAL SERVICES

Checking and Savings Account Related Fees	Amount
Checks and all other debits paid against insufficient funds (NSF) ⁵	\$5.00/\$35.00
Overdraft Protection Annual Fee	\$25.00
Returned Deposited/Cashed Item ⁶	\$7.11/\$7.50
Stop Payment Order	\$30.00
Copy of Check, Statement or Deposit Slip ⁷	\$5.00
Lost Passbook Fee	\$20.00
Check Printing and Supplies	Fees Vary
Account Closing By Mail	\$10.00
Inactivity Fee ⁸	\$5.00
Branch Transaction Fee ⁹	\$9.95

⁵ These per item fees are imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, and other electronic means (as applicable). For accounts flagged as 18/65, 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. We 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 \$5.00 or less, your account will not be charged.

⁶ 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.

⁷ Per statement, deposit slip or check (first 25 checks requested annually per account are free).

⁸ The inactivity fee will be imposed on eOne checking accounts if the average daily balance is below \$250.00 and the account has been inactive for the preceding 12 months.

⁹ eOne Checking and eOne Savings customers will be charged if a transaction is conducted at a branch.

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Electronic Banking Fees	Amount
Withdrawals or Inquiries at Salem Five and Allpoint ATMs	No Charge
Withdrawals or Inquiries at Non-Salem Five or Non-Allpoint ATM Locations	\$2.00
Point of Sale Transaction	No Charge
ATM/Visa® Debit Card Replacement	\$10.00
External Fund Transfer Debit	No Charge
Expedited Electronic Payment	\$9.95
Expedited Payment by Overnight Check	\$16.00
Zelle® Transfer	No Charge

Health Savings Accounts	Amount
HSA Set-up Fee	\$25.00
Monthly Maintenance Fee	\$2.50

Retirement Accounts	Amount
IRA Annual Service Fee	\$15.00
Qualified Plan Annual Service Fee	\$25.00
Distribution/Termination Fee (Under Age 59 ^{1/2})	\$25.00
Trustee Transfer Fee	\$25.00

Miscellaneous Fees	Amount
Money Order	\$5.00
Treasurer's Check	\$8.00
Foreign Check Collections - Canadian Items ¹⁰	\$15.00
Foreign Check Collections - All Other Items ¹⁰	\$30.00

General Account Related Fees	Amount
Account Reconciliation (per hour)	\$25.00
Account Research (per hour)	\$25.00
Incoming Wire Transfers ^{10,11}	\$15.00
Outgoing Wire Transfer - Domestic ¹⁰	\$25.00
Outgoing Wire Transfer - Foreign (in US Currency) ¹⁰	\$40.00
Outgoing Wire Transfer - Foreign (in Foreign Currency) ¹⁰	\$30.00
Escheat Processing (Abandoned Property)	\$100.00
Legal Processing - Government Levy	\$50.00
Legal Processing - Trustee Attachment or Other Legal Service	\$50.00

Contact Information

Contact Center: (800) 850-5000
 AccessLine Telephone Banking: (978) 745-7787
 Salemfive.com | mail@salemfive.com

¹⁰Additional charges may be assessed by intermediary bank(s). These charges will be deducted from the check or wire transfer proceeds.

¹¹One Checking will be reimbursed up to \$20 per statement cycle. Interest Checking is not charged an incoming wire fee.