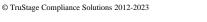
## FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

| Check printing rees vary by the style of check ordered.                                  |  |
|--|--|
| Account Closed - within 90 days of opening   | \$25.00                                |
| Account Reconciliation Hourly Fee -consumer only with a minimum of \$5.00                | \$30.00                                |
| Account Special Handling Fee - per month   | \$10.00                                |
| Canadian Check Clearing Fee - per item   | \$2.00                                 |
| Cashier's Check Fee  | \$5.00                                 |
| Check cashing Fee - for non customer or customer with average collected balance          | 1.000% of of check with \$5.00 minimum |
| below \$100.00   |  |
| Coin Counting Fee - per hour with a \$5.00 minimum                                       | \$30.00                                |
| Collection Incoming/Outgoing Fee - per check   | \$20.00                                |
| Currency Exchange Fee (foreign) - per currency   | \$25.00                                |
| Currency Fee (Domestic) - per strap  | \$2.00                                 |
| Currency Purchase Fee (Foreign) - next day delivery                                      | \$35.00                                |
| Currency Purchase Fee (Foreign) - per order  | \$25.00                                |
| Daily Overdraft Fee - charged on the 5th day and each business day after if overdrawn    | \$10.00                                |
| 5 consecutive business days  |  |
| Debit/ATM Card Replacement Fee   | \$10.00                                |
| Deposit Bag (Locked) Fee - first one no charge   | \$20.00                                |
| Deposit Bag (Zipped) Fee - first one no charge   | \$10.00                                |
| Dormant / Inactive Fee - per statement cycle for accounts with balances below            | \$5.00                                 |
| \$100.00 with no activity for 12 month or more   |  |
| Fax Fee - domestic incoming/outgoing - per page  | \$1.00                                 |
| Garnishment or Tax Levy Fee - per item   | \$50.00                                |
| Mailed Receipt Fee   | \$3.00                                 |
| Medallion Guarantee Fee - customer   | \$20.00                                |
| Medallion Guarantee Fee - non-customer   | \$50.00                                |
| Money Order Fee - domestic   | \$3.00                                 |
| Night Drop Deposit Bag Key Fee   | \$5.00                                 |
| Nonsufficient Funds (NSF) Returned Item Fee - per item, per presentment, for             | \$22.00                                |
| covering overdrafts created by check or draft, in person withdrawal, or other electronic |  |
| means  |  |
| Nonsufficient Funds (NSF) Returned Item Fee. Maximum per business day                    | \$66.00                                |
| Overdraft (OD) Paid Items Charge - per item for covering overdrafts created by check     | \$22.00                                |
| or draft, in person withdrawal, or other electronic meatns                               |  |
| Overdraft (OD) Paid Items Fee - maximum per business day                                 | \$66.00                                |
| Overdraft Protection (ODP) Transfer Fee  | \$5.00                                 |
| Paper Statement Fee - waive option available   | \$5.00                                 |
| Periodic Transfer (non overdraft related)  | \$0.00                                 |
| Photocopying Fee - per copy  | \$0.25                                 |
| Record Search Fee - per copy   | \$0.25                                 |
| Record Search Fee - per hour with minimum of \$10.00                                     | \$30.00                                |
| Returned Deposit Item Fee - not drawn on us and redeposited                              | \$10.00                                |
| Returned Deposited Item Fee - not drawn on us and charged back                           | \$15.00                                |
| Returned Mail Fee  | \$5.00                                 |
| Rolled Coin Fee - per roll   | \$0.25                                 |
| Safe Deposit Box Lock Drilling Fee - actual cost   | 7.0.                                   |
| Special Statement Fee  | \$5.00                                 |
| Statement with Images Fee (consumer only) - per month (no longer offered to new          | \$10.00                                |
| accounts)  | 410.00                                 |
| Stop Payment Fee   | \$25.00                                |
| Wire Transfer Fee - foreign  | \$50.00                                |
| Wire Transfer Fee - incoming   | \$10.00                                |
| Wire Transfer Fee - outgoing   | \$25.00                                |
|  | Ψ23.00                                 |

We will consider your account closed if it remains at a zero balance for 7 calendar days, with the exception if your account is connected to another AbbyBank product or service.



9e8d0141-6924b414 - 2023.202.0.3 Fee Schedule - DD8036