



Account Options and Fees Schedule - Personal Accounts

The following Deposit Account Options and Account Service Fee Schedule (with miscellaneous fees on reverse side). For Business Deposit and Checking Accounts please refer to the "Account Options & Service Fee Schedule for Business Deposits and Checking Accounts" schedule. All accounts listed that pay interest are variable rate accounts. Interest rates for these accounts are subject to change without notice.

Account Type	Minimum to Open	Minimum Balance to Earn Interest	Minimum Balance to Avoid Monthly Service Charge	Monthly Service Charge	Interest Compounded	Interest Credited
Personal Checking (a)	\$50	n/a	No minimum	None	n/a	n/a
Easy Access Account (a)	\$10	n/a	\$300 average daily (f)	\$3.00	n/a	n/a
Interest Rewards Checking (a)	\$50	\$0.01	No minimum	None	Daily	Monthly
Premier Interest Checking	\$50	\$0.01	\$5,000 average daily	\$15	Daily	Monthly
Premier Money Market	\$5,000	\$5,000	\$5,000 minimum daily	\$15	Daily	Monthly
Health Savings Account (e)	\$50	\$0.01	\$300 average daily	\$2.50	Monthly	Monthly
Statement Savings	\$10	\$50	\$100 average daily	\$5	Monthly	Monthly
Money Market Statement	\$1,000	\$50	\$1,500 minimum daily	\$10	Monthly	Monthly
Premier Yield Account	\$1,000	\$0.01	\$5,000 average daily	\$15	Daily	Monthly
Holiday Club (b)	\$10	\$10	No minimum	None	n/a	Annually
Credit Builder (c)	\$500	\$0.01	No minimum	None	Monthly	Monthly
Free Savers (c)	\$10	\$0.01	No minimum	None	Monthly	Monthly
Group Savings (c)	\$10	\$0.01	No minimum	None	Monthly	Monthly
School Savings (c)	\$1	\$0.01	No minimum	None	Monthly	Monthly
Money Market Transaction (d)	\$1,000	\$50	\$1,500 minimum daily	\$10	Monthly	Monthly
Interest Checking (d)	\$50	\$50	\$1,500 minimum daily	\$12	Monthly	Monthly
Super Interest Checking (d)	\$1,500	\$50	\$1,500 minimum daily	\$12	Monthly	Monthly

Notes on above:

- n/a Not applicable
- (a) Paper Statement Fee applies starting any month account is not enrolled in e-Statements.
- (b) \$10 penalty for early withdrawals
- (c) Third Party affiliation product not available to the general public
- (d) No new accounts opened at this time
- (e) Some HSAs provided through certain employers or third-party groups are customized. Account requirement may be different as a result. Please ask us if your HSA requirements are customized.
- (f) Or an ACH Debit or Credit each statement cycle.

Compounding and Crediting - Please refer to the above table to determine the compounding and crediting feature for your account.

Minimum Balance Requirements – The Bank requires that you meet certain minimum balance requirements for your account as follows:

- **Minimum Balance to Open the Account** - Please refer to the above table to determine the minimum balance for your account.
- **Minimum Balance to Earn Interest** - Please refer to the above table to determine the minimum balance you must maintain in your account each day in order to obtain the disclosed annual percentage yield. You will receive no interest on any day that you do not maintain the required minimum balance.
- **Minimum Balance to Avoid a Service Charge** - You will be required to maintain a minimum balance in your account to avoid a service charge. Depending upon which type of account you have, your minimum balance will be determined by either the MINIMUM DAILY BALANCE or the AVERAGE DAILY BALANCE. Your Minimum Daily Balance is the lowest balance your account can reach on any one day during the period. Your Average Daily Balance is calculated by adding the balance in the account for each day in the period and dividing that figure by the number of days in the period. The period for statement accounts will be covered by the statement. To determine the minimum balance needed to avoid a monthly service charge to your account, please refer to the above table.

Balance Computation Method – The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in the account each day the minimum balance to earn interest is met. Your daily balance is the ending balance of the account from the previous day, plus deposits and minus withdrawals made that business day.

Deposits and Accrual of Interest – Subject to any other limitations, items such as cash, checks or other items, which are processed through normal clearing process and accepted for deposit, shall begin accruing interest on the interest-bearing accounts on the day of the deposit. Items accepted for collection processing for deposit to interest bearing accounts will be credited to your account and begin to accrue interest on the business day the Bank receives credit for these items, or unless otherwise provided by law. All transactions received after the Bank's specific daily cutoff time on a business day or received on a day in which the Bank is not open for business, will be treated and recorded as if initiated on the next business day.

Miscellaneous Fee Schedule

The following fees may apply to your deposit account:

Account Reconciliation (minimum charge 1 hour) \$20 per hr.
 Account Research (minimum charge 1 hour) . \$20 per hr. plus copies
 Activity Printout \$5
ATM Fees-

There are no fees for transactions conducted at an Artisans' Bank ATM. For transactions conducted at other ATMs, you are permitted 2 free withdrawals and 2 free inquiries per calendar month. Afterwards the following fees will apply:

Withdrawal at a non-Artisans' Bank ATM \$2
 Inquiry at a non-Artisans' Bank ATM \$0.50
 Signature International Fee.....1.25% of transaction amount

Card Replacement – Debit or ATM \$8
 Card Replacement – Rush replacement or special handling \$50
Check Order:

For all accounts your cost will depend on the style of checks ordered. Please see branch personnel for details

Check/Deposit Photocopies \$5 each
 Collection Items..... \$25 plus Bank cost

e-Statements FREE
 Escheat Processing Fee \$50
 IRA Transfer Out Fee \$25
 Legal Processes (Tax Levy/Subpoenas/Garnishments and other legal processes affecting your account) \$75 per attachment
 Mobile Banking..... FREE
 Money Orders (maximum amount \$750) \$5
Notary Fee
 Current customers FREE
 Non-customers \$5 each notary
 Official Checks \$8 each
 Online Banking FREE
 Online Bill Pay FREE
 Online Banking Bank-to-Bank Transfer
 Outgoing \$3 per transfer
 Incoming FREE

Paper Statement Fee \$2 per month
Applies to Personal Checking, Easy Access Account and Rewards Interest Checking Accounts –The fee is charged each month you are not enrolled in e-Statements.

Returned Deposit Item Charge \$0 per item
Safe Deposit Box
 Key Replacement..... \$10 each or \$15 per set
 Box Drilled to Open \$25 plus cost
 Box Inventoried \$40 per hour, \$20 minimum
 Box Rental 3x5 \$28 annually
 Box Rental 3x5 non customers \$35 annually
 Box Rental 5x5 \$32 annually
 Box Rental 5x5 non customers \$40 annually
 Box Rental 3x10 or 3.5x10 \$40 annually
 Box Rental 3x10 or 3.5x 10 non customers \$50 annually
 Box Rental 5x10 \$60 annually
 Box Rental 5x10 non customers \$75 annually
 Box Rental 10x10 \$80 annually
 Box Rental 10x10 non customers \$100 annually
 Late Rental Payment Fee \$10
 Stop Payment..... \$25
 Statement Copy \$5
 Temporary Check Charge..... \$5 for set of 4

Wire Transfers
 Incoming Domestic..... \$15
 Outgoing Domestic \$20
 Incoming or Outgoing International \$40

Written Deposit Verifications (per request) \$10

Overdraft and Related Fees:

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. If you overdraw your account by \$5 or less, we will not assess an Overdraft fee. You should make every effort to bring your account to a positive balance as soon as possible and you must do so within 30 days. The total NSF and Overdraft fees assessed per day are four items.

Paid Item Fee (Overdraft Fee) \$35

A Paid Item Fee (Overdraft Fee) of \$35 is assessed for each overdraft created by check, in-person withdrawal, recurring debit card payment or other electronic (ACH) means and for each overdraft created by ATM withdrawals or one-time debit card purchases if you have opted-in to having such items paid into overdraft.

Returned Item Fee (Non-Sufficient Funds-NSF-Fee) \$35

A Returned Item Fee (Non-Sufficient Funds-NSF Fee) of \$35 is assessed for each item drawn on your account that we return (we do not pay) due to insufficient funds.

We do not authorize and pay overdrafts for ATM or everyday debit card transactions unless you ask us to (Opt-In).

Overdraft Protection Sweep Fee \$5 per sweep

Overdraft Protection Plans designed to avoid the above fees are available either by linking to another deposit account or through a line of credit. For deposit plans, an OD Protection Sweep Fee of \$5 is charged for each sweep of funds to cover the overdraft. Ask us if interested in these lower cost options.

Representation Fee..... \$35

If an item previously presented for payment, is represented for payment and is again returned or rejected due to insufficient funds or an overdraft condition, the Bank may charge its standard Paid Item or Returned Item fee.

Dormant Accounts

Dormant Charge \$5 per month

If your account is or becomes inactive, a Dormant Charge may be applied to your account each month it remains inactive. An account is determined to be inactive as follows:

- (a) Checking accounts, including those that earn interest—no deposits, withdrawals or transfers have been made to or from the account for over one year.
- (b) Savings and Money Market accounts—no deposits, withdrawals or transfers have been made to or from the account for over two years.
- (c) Free Savers Accounts (d)—no deposits, withdrawals or transfers have been made to or from the account for over 182 days.
- (d) Dormant Charge not applicable for Easy Access Account.

For the above, interest crediting and Bank service charges are not considered a deposit, withdrawal, or transfer for purposes of defining activity.