

BUSINESS BANKING

FEE SCHEDULE



CHECKING

Business Forward Checking™

Monthly Maintenance Fee.....	\$5
Minimum average daily balance to waive monthly maintenance fee.....	\$500
Per item fee for each transaction in excess of 500.....	\$0.50
Minimum to open.....	\$50

Business Interest Checking

Monthly Maintenance Fee.....	\$15
Minimum average daily balance to waive monthly maintenance fee.....	\$2,500
Per item fee for each transaction in excess of 300.....	\$0.50
Minimum to open.....	\$50

Business Analysis Checking

Earnings credit is generated based on available balance and will be used to offset some or all analysis fees. The earnings credit rate is set at the Bank's discretions and is subject to change.

Monthly Maintenance Fee.....	\$25
Per Deposit.....	\$1.00
Per Item Deposited.....	\$0.15
Per Check Paid.....	\$0.20
Per Electronic Debit/Credit.....	\$0.25
Minimum to open.....	\$50

IOLTA Checking

Monthly Maintenance Fee.....	No charge
Per item fee	No charge
Minimum to open.....	\$50

SAVINGS/MONEY MARKET

Business Statement Savings

Monthly Maintenance Fee.....	\$6
Minimum average daily balance to waive monthly maintenance fee.....	\$1,000
Excess Debit Fee.....	\$15
Minimum to open.....	\$50

Business Money Market

Monthly Maintenance Fee.....	\$9
Minimum average daily balance to waive monthly maintenance fee.....	\$2,500
Excess Debit Fee.....	\$15
Minimum to open.....	\$50

Business Star Money Market

Monthly Maintenance Fee.....	\$10
Minimum average daily balance to waive monthly maintenance fee.....	\$10,000
Excess Debit Fee.....	\$15
Minimum to open.....	\$50

Business Non-Profit Money Market

Monthly Maintenance Fee.....	\$10
Minimum average daily balance to waive monthly maintenance fee.....	\$10,000
Excess Debit Fee.....	\$15
Minimum to open.....	\$50

Savings accounts and money market accounts are limited to an aggregate of six pre-authorized, automatic, or telephone transfers per month. Transfers or withdrawals by check, debit card, or similar order payable to third parties are included in the aggregate limit of pre-authorized transfers for money market accounts. Transactions in excess of these limitations are assessed the excess debit fee. Debit card transactions are not permitted on Salem Five business money market accounts.

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OTHER ACCOUNT FEES

Checks, ATM, Point of Sale or Other Items Presented Against Insufficient or Uncollected Funds.....	\$35
Return Deposited Item Regular Handling.....	\$10
Return Deposited Item Special Handling.....	\$25
Stop Payment Order.....	\$30
Copy of Check, Statement or Deposited Item.....	\$5
Interim, Duplicate, or Off-Cycle Statement.....	\$5
Paper Statement Fee.....	\$2
New Account Closed Within 90 Days.....	\$10
Audit Confirmation.....	\$15
Credit References.....	\$10
Account Research (Per Hour).....	\$25
Escheat Processing.....	\$100
Deposit Error Correction.....	\$1
Night Depository Bags (Each).....	\$1
Night Depository Keys (Each).....	\$5
Withdrawal or Inquiry at Salem Five and Allpoint ATMs.....	No charge
Inquiry at ATMs excluding Salem Five and Allpoint ATMs.....	\$2
Withdrawals at non-Salem Five or Non-Allpoint ATMs.....	\$3
Foreign Transaction Fee (applies to international debit and ATM card transactions) ¹	3.00% of the U.S. dollar amount
ATM or Business Debit Card Replacement.....	\$10
Expedited Debit Card Delivery Fee.....	\$45
Money Order.....	\$5
Treasurer's Check.....	\$8
Overdraft Protection Annual Fee.....	\$25
Overdraft Deposit Sweep (OD Deposit Sweep), per item.....	\$3
Uncollected Deposit Sweep.....	\$3

Legal Processing

Government Levy.....	\$50
Trustee Attachment or Other Legal Services...	\$50

Coin and Currency Services

Cash Counting.....	\$0.10 per \$100
Coin Bag Deposits (Per Bag).....	\$3
Rolled Coin Purchases (Per Roll).....	\$0.08
Currency Strap Purchases (Per Strap).....	\$0.40
Cash Verification Surcharge.....	\$1.50

Wires

Incoming Wires.....	\$15
Outgoing Domestic Wires/ In-branch.....	\$30
Outgoing Domestic Wires/Call-in.....	\$35
Drawdown Wire.....	\$35
Outgoing International Wires.....	\$45

Foreign Check Collection

Canadian Items.....	\$15
All Other Items.....	\$30

Foreign Currency Exchange

Shipping Fee (per package).....	\$15
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ADDITIONAL SERVICES

Cash Management Services.....	Pricing will vary
Merchant Services.....	Pricing will vary
Check Printing and Supplies.....	Pricing will vary

¹ 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.