

CONSUMER BANKING FEE SCHEDULE



CHECKING ACCOUNTS

Features	The Open Account™			18/65 Checking ¹ Without Interest	18/65 Checking ¹ With Interest
Minimum Balance to Open	\$10.00			\$10.00	\$10.00
Monthly Maintenance Fee	None			None	None
Charge per Check Paid	No Charge			No Charge	No Charge
Online Banking with Bill Pay	No Charge			No Charge	No Charge
	Open Rewards: PRIME	Open Rewards: PRIME PLUS	Open Rewards: PREMIER		
Average Monthly Balance ²	< \$3,000	\$3,000- \$4,999.99	\$5,000+	None	None
Cash Back Debit Rewards ²	Earn \$0.05/ per purchase	Earn \$0.05/ per purchase	Earn \$0.05/ per purchase	None	None
Salem Five ATM Fees for Transactions at non-Salem Five or non-Allpoint ATMs ³	None	None	None	None	None
Reimbursement of other banks' ATM surcharges ^{2,3}	None	Up to \$7.50	All surcharges reimbursed	None	None

¹Customers 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. NSF and uncollected funds fees are reduced to \$5 per item. ²Your Open Rewards (ATM Surcharge Reimbursement Reward and Debit Card Cash Back Reward) will be calculated based on the average monthly balance in your Open Account as of the current statement cycle date for the statement cycle period. This date can be found on the top right hand corner of page one of your monthly statements, under the heading "Statement Ending". ³If 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 Open Rewards: Premier, all surcharges will be reimbursed each statement cycle. For Open Rewards: Prime Plus, surcharges will be reimbursed up to \$7.50 each statement.

SAVINGS ACCOUNTS⁴

Features	Open Savings	Statement Savings	Gold Star Saver	18/65 Savings ⁵
Monthly Maintenance Fee	None	\$3.00	None	None
Minimum Daily Balance to Waive Monthly Fee	None	\$300.00	None	None
Excess Debit Fee	\$10.00	\$10.00	\$10.00	\$10.00
Salem Five ATM Fees for Transactions at non-Salem Five or non-Allpoint ATMs ⁶	\$2.00	\$2.00	\$2.00	\$2.00
Conditions	The Open Account Required	None	Must be under 18 years of age	Must be 65 years old or less than 19 years old

⁴A 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. ⁵Customers 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. Insufficient Funds (NSF) and uncollected funds fees are reduced to \$5 per item. ⁶If 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.

MONEY MARKET ACCOUNTS⁷

Features	Star Money Market	Gold Star Money Market	Advantage Money Market
Monthly Maintenance Fee	None	None	\$15.00
Minimum Daily Balance to Waive Monthly Fee	None	None	\$2,500.00
Excess Debit Fee	\$10.00	\$10.00	\$10.00
Salem Five ATM Fees for Transactions at non-Salem Five or non-Allpoint ATMs ⁸	\$2.00	\$2.00	\$2.00

⁷A Money Market account is a limited transaction investment account that permits up to six pre-authorized, automatic or telephone transfers per calendar 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. Debits in excess of these limitations are assessed the excess debit fee. Check access is not available for Star Money Market accounts. ⁸If 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.

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SPECIAL SERVICES

Checking and Savings Account Related Fees	Amount
Checks and all other debits presented against insufficient funds (NSF) ⁹	\$5.00/\$35.00
Checks and all other debits presented against uncollected funds ⁹	\$5.00/\$35.00
Overdraft Protection Annual Fee	\$25.00
Overdraft Deposit Sweep (OD Deposit Sweep), per item	\$3.00
Returned Deposited Item ¹⁰	\$7.11/\$7.50
Stop Payment Order	\$30.00
Copy of Check, Statement or Deposit Slip ¹¹	\$5.00
Lost Passbook Fee	\$20.00
Check Printing and Supplies	Fees Vary
Account Closing By Mail	\$10.00
Inactivity Fee ¹²	\$5.00
Paper Statement Fee ¹³	\$2.95

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 ATMs	\$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® Instant 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 ¹⁴	\$15.00
Foreign Check Collections - All Other Items ¹⁴	\$30.00

General Account Related Fees	Amount
Account Reconciliation (per hour)	\$25.00
Account Research (per hour)	\$25.00
Incoming Wire Transfers ¹⁴	\$15.00
Outgoing Wire Transfer - Domestic ¹⁴	\$25.00
Outgoing Wire Transfer - Foreign (in US Currency) ¹⁴	\$40.00
Outgoing Wire Transfer - Foreign (in Foreign Currency) ¹⁴	\$30.00
Escheat Processing (Abandoned Property)	\$100.00
Legal Processing - Government Levy	\$50.00
Legal Processing - Trustee Attachment or Other Legal Service	\$50.00

Foreign Currency Exchange	Amount
Exchange Fee	\$5.00
Small order fee if less than \$500 USD	\$10.00
Next day delivery before 11:00 AM (M-F Only)	\$10.00

Contact Information

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

⁹ These per item fees are imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, and other electronic means (as applicable), whether the item is paid at our discretion or returned unpaid. You may be assessed additional NSF or uncollected funds fees for the same item if the sending bank or merchant requests that the item be represented for payment. For accounts flagged as 18/65, the \$35 per item fee is reduced to \$5 per item. NSF and uncollected funds items paid at our discretion will be limited to five (5) fees per day, however, returned NSF and uncollected funds items do not have a daily fee limit. Should a transaction overdraw your account in the amount of \$5.00 or less, your account will not be charged.

¹⁰ 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.

¹¹ Per statement, deposit slip or check (first 25 checks requested annually per account are free).

¹² The inactivity fee will be imposed on checking accounts if the average daily balance is below \$250.00 and the account has been inactive for the preceding 12 months. The Open Account, 18/65 Checking without Interest, and 18/65 Checking with Interest are not subject to this fee.

¹³ If your account requires eStatements, Salem Five may assess this fee if you fail to register for, or at any time you discontinue, receiving eStatements.

¹⁴ Additional charges may be assessed by intermediary bank(s). These charges will be deducted from the check or wire transfer proceeds.