

Schedule of Fees

| Checking Account Fees | Amount |
|---|--------|
| Monthly Maintenance Fee ¹ | \$2.00 |
| Charge per Check Processed ¹ | \$0.20 |
| Check Image Copy | \$3.00 |
| Personal Check | Varies |
| Overdraft Transfer from Savings | \$5.00 |

¹Applies to the NOW checking account

| ATM/Debit Card Fees | Amount |
|--|--------------------------------------|
| Transactions made at non-ALIGN ATM Terminal (withdrawal/transfers) | \$1.00 (1st 8 per month are free) |

Third Party ATM Notice:
When you use an ATM not owned by Align, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Align Checking with Connect Plus Money Management package (withdrawals/transfers at non-Align ATM Terminals) \$1.00 (1st 10 per month are free)

Balance Inquiries at Non-ALIGN Owned Terminals \$0.50

Align Checking with Connect Premiere Money Management package and Student Checking (withdrawals/transfers at non-Align ATM Terminals) FREE

| Other Fees | Amount |
|--|--------------|
| Plastic Card Replacement Fee (ATM, Debit, Credit) | \$10.00 |
| Insufficient Funds (NSF/Uncollected) for 18/65 Accounts ² | \$5.00 |
| Insufficient Funds (NSF/Uncollected) ² <i>Tiered per calendar year</i> | |
| Tier 1: First Occurrence | \$25.00 |
| Tier 2: Second and Third Occurrence | \$30.00 |
| Tier 3: Over Three Occurrences | \$35.00 |
| Stop Payment | \$20.00 |
| Stop Payment for 18/65 Accounts | \$10.00 |
| Domestic Wire Fee (outgoing) | \$20.00 |
| International Wire Fee (outgoing) | \$50.00 |
| Official Checks Payable less than \$500 | \$1.00 |
| Official Checks Payable \$500 or more | \$3.00 |
| Online Bill Payer | FREE |
| Returned Deposited Items | \$8.41 |
| Foreign Check Collection | Varies |
| Statement Copy | \$5.00 |
| Research | \$20.00/Hour |
| Tax Levy/Attachment | \$20.00 |
| Safe Deposit Boxes ³ | \$18-\$55 |
| Abandoned Property Submission | \$25.00 |
| Coin Sorter Fee for Non-Members | 7% |

² Overdraft fees imposed for any of the following: share draft, in-person withdrawal, ATM withdrawal, or other electronic means, such as debit card point of sale or ACH transactions.

³ No insurance is provided on safe deposit boxes

