

Fees may be charged by the bank at any time after reasonable notice of not less than 30 days. Additional disclosures for your account are necessary to complete the total package. As per Federal regulations, this disclosure applies to consumer accounts.

Convenient Checking Account

Unlimited check writing..... No Fee

Horizon 50 Checking Account

Unlimited Check Writing..... No Fee

Student Advantage Checking Account

Unlimited Check WritingNo Fee

RoamHR Checking Account

Unlimited Check Writing.....No Fee

Regular Checking Account

*Monthly Minimum Balance Fee if daily balance falls below \$200 during a statement period \$3.00

No fee will be charged if checking account daily balance does not at any time fall below \$200 during the statement period;

OR, if minimum daily balance of \$1,000 or more is maintained during the statement period in any of these linked STC

accounts: Statement Savings; Money Market Savings; Certificate of Deposit; Individual Retirement Account (IRA)

OR, you receive direct deposit of payroll, social security or other retirement benefit.

Personal Plus Interest Checking Account, Interest Checking Account, and STC Interest Earning Municipal Checking Account

*Monthly Minimum Balance Fee may be charged if the following conditions apply:

If minimum daily balance is below \$1,500 during a statement period;

OR, if average daily balance is below \$2,500 during a statement period..... \$5.00

No fee will be charged if average daily balance in a Somerset Trust Company Statement Savings Account is over \$3,000 during a statement period.

Advantage Interest Savings, Money Market Savings, Money Market Plus, Municipal Money Market Account, and Super Money Market Plus Account

*Monthly Minimum Balance Fee if minimum balance falls below \$50.00 during a statement period..... \$1.00

Statement Savings Account

*Monthly Minimum Balance Fee if daily balance falls below \$5.00 during a statement period..... \$1.00

Overdraft Protection Savings

*Monthly Minimum Balance Fee if daily balance falls below \$1,000 during a statement period..... \$1.00

RoamHR Savings Account.....No Fee

Christmas Club Account

*Account Closing Fee/Early Withdrawal Fee

We may impose a penalty if you withdraw any or all of the principal before the maturity date. The penalty imposed will be the greater of \$5.00 or 7 days simple interest on the amount withdrawn.

Other Account Fees

Check Order

Fees for checks may vary depending on styles and designs ordered

ATM Fee

Cash withdrawal at a non-Somerset Trust banking machine..... \$1.00

Copy of Check Image\$1.00
If more than 5 per month

Stop Payment Fee, per item

Includes automatic items..... \$25.00

Off-cycle Statement\$5.00

If five or more per month

Snapshot Statement..... \$3.00

Unavailable Funds Fee

Business Accounts (No daily limit)..... \$35.00

Consumer (Personal) Accounts (\$210.00 daily limit)..... \$35.00

Per paid item or per returned item



Counter Checks (3 per page)..... \$1.00

Safe Deposit Boxes

<u>Size</u>	<u>Rental Fee</u>
2 x 5 x 18	\$15.00
3 x 5 x 18	\$18.00
2 x 10 x 18	\$23.00
5 x 5 x 18	\$25.00
3 x 10 x 18	\$30.00
4 x 10 x 18	\$35.00
5 x 10 x 18	\$40.00
8 x 10 x 18	\$60.00
10 x 10 x 18	\$75.00
Lost Key Fee	\$10.00
Box Drilling Fee	\$75.00

Insufficient Funds (Overdraft), per item

Business Accounts (No daily limit)..... \$35.00

Consumer (Personal) Accounts (\$210.00 daily limit)..... \$35.00

Applies to overdrafts created by check, in-person withdrawal, or other electronic means.

Returned Check Fee, for deposited items..... \$3.00

Post-Dated Check Return..... \$2.00

Research Fee.....\$20.00 per hour
\$5.00 minimum, includes checkbook balancing

Note: If error was made by bank, fee is waived

Fees for other banking services

Money Order..... \$1.00

Money Order for Non-Customer..... \$5.00

Treasurer’s Check..... \$3.00

Treasurer’s Check for Non-Customer..... \$10.00

Bank Draft..... \$5.00

Collection Items..... \$15.00

Wire-Transfer-Incoming..... \$8.00

Wire Transfer-Outgoing.....\$18.00

Foreign/International Transfer..... \$40.00

Coin/Currency Straps, per box..... \$3.50

Coin/Currency Wrapping, per \$100..... \$1.00

Coin/Currency Order, per \$100..... \$.05

Night Deposit Bags, up to 2 bags..... \$1.50/month

For each additional bag..... \$1.50/month

Check Cashing for Non-Customer

Per check, up to amounts of \$2,500..... \$5.00

Per check, amounts over \$2,500..... \$25.00

Coin Counting for Non-Customer..... 8%

ATM Card Replacement Fee..... \$5.00



Toll Free 1-800-972-1651 www.somersettrust.com

