

Disclosure & Fee Schedule - Personal Deposit Accounts

This disclosure describes features of Fidelity Bank's personal deposit accounts, including service charges. For a complete disclosure of all terms and conditions pertaining to deposit accounts, please refer to the Fidelity Bank Deposit Account Agreement, which is provided to you when you open an account and upon request at any time.

■ CHECKING & SAVINGS ACCOUNTS

All interest-bearing checking and savings accounts are variable rate accounts. Your interest rate and annual percentage yield may change. At our discretion we may change the interest rate on your account at any time. You can obtain current rate and yield information by contacting your local branch.

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the "collected" balance in the account each day. Interest is compounded daily and will be credited to your account on a monthly basis. If you close your account before interest is credited, you will not receive the accrued interest.

■ Choice Checking

A basic checking account with a bundle of convenient features that will help you manage your finances. Monthly service charges will be waived when one or more of the qualifiers are met. This account is non-interest-bearing.

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge.....	\$4.00
Paper statement charge	\$3.00

Waive service charge with one of the following qualifiers:

- Direct deposit(s) totaling \$500 or more posted per statement cycle;¹ or
- 10 or more Visa[®] Check Card transactions posted per statement cycle;² or
- Maintain a minimum daily ledger balance of \$500 per statement cycle; or
- Maintain a combined average daily ledger balance of \$10,000 in this and other related consumer demand deposit accounts per statement cycle³

Waive paper statement charge with one of the following qualifiers:

- Enroll in E-Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in Choice Checking per statement cycle

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ Classic Checking

An interest checking account that allows you to earn more money. Monthly service charges will be waived when one or more of the qualifiers are met.

Fee Schedule

Minimum deposit to open	\$200.00
Monthly service charge.....	\$8.00
Paper statement charge	\$3.00

Waive service charge with one of the following qualifiers:

- Direct deposit(s) totaling \$500 or more posted per statement cycle;¹ or
- 10 or more Visa[®] Check Card transactions posted per statement cycle;² or
- Maintain a minimum daily ledger balance of \$1,000 per statement cycle; or
- Maintain an average daily ledger balance of \$2,500 per statement cycle; or
- Maintain a combined average daily ledger balance of \$10,000 in this and other related consumer demand deposit accounts per statement cycle;³ or
- Maintain a related Regular Savings account with a minimum daily ledger balance of \$1,000 per statement cycle; or
- Maintain a related Equity Line with an outstanding balance of \$10,000 or more at the end of checking account statement cycle⁴

Waive paper statement charge with one of the following qualifiers:

- Enroll in E-Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in Classic Checking per statement cycle

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ Premier Key Checking

A prestigious bundled checking account that allows you to earn money and helps you achieve your long-term financial goals. Monthly service charges will be waived when one or more of the qualifiers are met.

Fee Schedule

Minimum deposit to open	\$500.00
Monthly service charge.....	\$22.00
Per check or paper draft.....	\$0.45
Per electronic item (withdrawal and transfer)	\$0.35

Waive service charge with one of the following qualifiers:

- Maintain a minimum daily ledger balance of \$2,000 per statement cycle; or
- Maintain an average daily ledger balance of \$5,000 per statement cycle; or
- Maintain a combined average daily balance of \$15,000 in all related deposit accounts per statement cycle;⁵ or
- Maintain a related Home Equity Line with an outstanding balance of \$25,000 or more at the end of checking account statement cycle⁴

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ **Regular Savings^{6,7}**

Earn competitive interest, compounded daily, with a Regular Savings account.

Fee Schedule

Minimum deposit to open	\$200.00
Monthly service charge.....	\$4.00
First two withdrawals per month.....	No charge
Additional withdrawals in excess of two	\$2.00

Waive service charge with one of the following qualifiers:

- Maintain a minimum daily ledger balance of \$300 per statement cycle; or
- Maintain an average daily collected balance of \$2,500 per statement cycle; or
- \$2.00 withdrawal charge can be avoided if \$2,500 daily collected balance is met.

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ **Junior Savings^{6,7}**

Start saving now with a no fee savings account for younger customers.

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge.....	\$0.00
First two withdrawals per month.....	No charge
Additional withdrawals in excess of two	\$2.00

This account will automatically convert to a Regular Savings when the account holder reaches 18 years of age.

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ **Money Market Savings⁶**

Our Money Market Savings account is a tiered interest-bearing account. The higher your balance, the higher your interest rate. You can avoid the monthly fee by maintaining the required minimum balance.

Fee Schedule

Minimum deposit to open	\$1,000.00
Monthly service charge.....	\$5.00
Per check or paper draft.....	\$0.40
Per electronic transfer/withdrawal	\$0.30
Per excess item fee	\$12.00

Waive service charge with the following qualifier:

- Maintain a minimum average daily collected balance of \$1,000 per statement cycle

Interest rate tiers are:

- Tier 1
- Tier 2
- Tier 3
- Tier 4
- Tier 5
- Tier 6

Amounts below \$1,000 will earn the same interest rate as Interest Checking accounts, while amounts above \$1,000 earn Money Market Savings rates.

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ **Personal Money Market Investment⁶**

Our Personal Money Market Investment account is a tiered interest-bearing account with higher minimum requirements and higher interest rates.

Fee Schedule

Minimum deposit to open	\$25,000.00
Monthly service charge.....	\$15.00
Per check or paper draft.....	\$0.40
Per electronic withdrawal/transfer	\$0.35
Per excess item fee	\$12.00

Waive service charge with the following qualifier:

- Maintain an average daily collected balance of \$25,000 per statement cycle

Interest rate tiers are:

- Tier 1
- Tier 2
- Tier 3
- Tier 4
- Tier 5
- Tier 6

Amounts below \$25,000 earn the same interest rate as Interest Checking, while amounts above \$25,000 earn Money Market Investment rates.

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

¹ Direct deposits must be made by employer or an outside agency. Transfers made from another account or deposits made by ATM, online, mobile device, in the branch, or by mail are not eligible.

² Transactions must be posted to the account by the end of the statement cycle. ATM transactions are not eligible.

³ Related consumer demand deposit accounts include personal checking, savings, and money market accounts that are linked and have the same social security number. CDs and IRAs are not eligible.

⁴ Monthly personal checking statement cycle ends on the 19th day of each month.

⁵ Related deposit accounts include personal savings, money market, IRA, and CD accounts (excluding promotional CDs) that are linked and have the same social security number.

⁶ Transaction Limitations - there is no limit on the number of withdrawals and deposits you may make at any Bank office or Fidelity Bank ATM. However, federal regulations allow only 6 pre-authorized or telephone (including computer) transfers each monthly statement period to another of your own accounts or to third parties. There is an excessive activity fee for each third-party payment or transfer exceeding the legal limit. If these limits are exceeded 3 times in 12 months, we are required by law to either change your account type or close your account.

⁷ Regular savings accounts do not have check writing privileges.

■ **OTHER SERVICES AND FEES FOR PERSONAL DEPOSIT ACCOUNTS**

Account transaction history	\$5.00
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ATM–Non-Fidelity Bank Use		Special assistance and research (\$30 minimum; includes legal research relating to subpoenas, summonses and other legal processes)	\$30/hour
• Premier Accounts.....	No charge	• Copy fee per statement	\$5.00
• All other accounts	\$3.00	• Copy fee for checks, deposit slips and other documents (per item or page)	\$3.00
(ATM owners may impose additional fees)		• Other compliance expenses	Actual cost
Cashier's checks		Statement balancing (\$25 minimum).....	\$25/hour
• Premier customers	No charge	Stop payments (including automatic debits)	
• All others	\$5.00	• Per request or renewal	\$30.00
Charge off deposit collection fee	\$25.00	• Via online banking	\$25.00
Check copies (per check)	\$3.00	Telephone transfer fee (via bank associate).....	\$3.00
Collection items (plus actual expenses paid to others)	\$50.00	Travelers checks (American Express)	
Counter checks		• Premier customers – traditional	No charge
• Premier customers.....	No charge	• All others – traditional	2.00% of face amount
• All others (per check)	\$1.00	• Checks for two	2.75% of face amount
Deposit verification	\$10.00	• Gift checks (per check)	\$2.50
Dormant account fee ⁸	\$5.00	Wire transfers	
Early closing fee (if within 6 months)	\$25.00	• Domestic incoming	\$15.00
Fax fees		• Domestic outgoing	\$20.00
• Local calling area (first page)	\$1.00	• International incoming.....	\$15.00
• Long distance within state (first page)	\$3.00	• International outgoing	\$45.00
• Out of state (continental US-first page)	\$5.00	Safe deposit box	
• Each additional page	\$1.00	• Annual Fees	
• Foreign fax service	Not available	- 2 X 5	\$30.00
Government check cashing fee (per check)		- 3 X 5	\$30.00
• Customers	No charge	- 5 X 5	\$45.00
• Non-customers	\$5.00	- 3 X 10	\$55.00
Insufficient funds/overdraft charge	\$35.00	- 5 X 10	\$75.00
Interim statements (without checks).....	\$5.00	- 10 X 10	\$110.00
Legal process handling (tax levies, garnishments, etc.)	\$100.00	• Lost key charge	\$30.00
Mobile Banking ^{9,10}	No charge	• Drilling fee	minimum \$150.00
Money orders		Visa [®] Check Card daily transaction limits	
• Premier customers	No charge	• Premier Accounts	
• All other customers	\$5.00	- ATM withdrawals	\$1,000.00
Notary fee (per signature)		- PIN transactions	\$2,000.00
• Premier customers	No charge	- Non-PIN transactions	\$7,500.00
• All others	\$3.00	• All other accounts	
Online Banking		- ATM withdrawals	\$500.00
• Online banking personal service.....	No charge	- PIN transactions	\$2,000.00
• Online Bill Pay ¹⁰	No charge	- Non-PIN transactions	
• Returned payment due to customer error.....	\$15.00	• Choice Checking	\$1,500.00
• Proof of payment (less than 6 months for bill payment not in dispute)	\$10.00	• Classic Checking.....	\$5,000.00
• Proof of payment (more than 6 months for bill payment not in dispute).....	\$15.00	Visa [®] Check Card foreign transaction fee	1.0%
• Funds retrieval letter to merchant due to customer error.....	\$15.00	Visa [®] Check Card replacement fee	\$3.00
• Research from offline files (per hour/1 hour min.)	\$15.00		
Overdraft automated transfer from savings account ¹¹	\$10.00		
Overdraft automated transfer from Checkline Reserve/Plus ¹¹	\$10.00		
Photocopies (per copy).....	\$1.00		
Popmoney (per transaction)			
• Send money (standard and rush delivery).....	\$0.50		
• Receive money	No charge		
Returned deposited items.....	\$10.00		

⁸ An account becomes dormant if there is no customer initiated activity for one year on checking accounts. Does not apply to savings accounts.

⁹ Data and text message charges may apply. Contact your carrier for more information.

¹⁰ Additional fees may apply to expedited bill payments; details online.

¹¹ Automatic transfers are in increments of \$100.00.

Fidelity Bank reserves the right to change the fees disclosed in this document at any time. Notice of any adverse changes will be given as required by law. In cases where special quotations are provided, these quotations supersede any fees disclosed in this document. The matters set forth in this document are effective as of March 20, 2014.