

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.

■ Student Checking

A basic checking account with convenient features designed for students ages 13-23. No monthly service charge. This account is non-interest bearing.

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge.....	\$0.00
Paper statement charge	\$3.00
First three foreign ATM withdrawals	No charge
Additional foreign withdrawals in excess of three.....	\$3.00

Waive paper statement charge with the following qualifier:

- Enroll in E-Statements

Accountholders ages 13-17 may use Student Savings account as overdraft protection, however a \$10 transfer fee applies. No overdraft fee will be assessed.

Accountholders ages 18+ may use Student Savings account as overdraft protection, however a \$10 transfer fee applies. Other Overdraft Protection Services are available and may require opt-in. Overdraft fees do apply.

At age 24, or soon thereafter, this account will convert to a Choice Checking account.

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

■ 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

Waive withdrawal fee with the following qualifier:

- Maintain an average daily collected balance or \$2,500 per statement cycle

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

■ **Young Savers^{6,7}**

Start saving now with a no monthly 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".

■ **Student Savings^{6,7}**

Start saving now with a no monthly fee savings account for Student Checking account holders.

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

Waive withdrawal fee with the following qualifier:

- Maintain an average daily collected balance or \$2,500 per statement cycle

At age 24, or soon thereafter, this account will convert to a Regular Savings account.

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..... \$0-\$999
- Tier 2..... \$1,000-9,999
- Tier 3..... \$10,000-24,999
- Tier 4..... \$25,000-49,999
- Tier 5..... \$50,000-99,999
- Tier 6..... \$100,000 and up

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 \$0-\$24,999
- Tier 2 \$25,000-49,999
- Tier 3 \$50,000-99,999
- Tier 4 \$100,000-499,999
- Tier 5 \$500,000-999,999
- Tier 6 \$1,000,000 and up

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.

Check copies (per check).....	\$3.00
Collection items (plus actual expenses paid to others)	\$75.00
Counter checks	
• Premier customers.....	No charge
• All others (per check)	\$1.00
Deposit verification	\$10.00
Dormant account fee ⁸	\$5.00
Early closing fee (if within 6 months)	\$25.00
Fax fees	
• Local calling area (first page)	\$1.00
• Long distance within state (first page)	\$3.00
• Out of state (continental US-first page)	\$5.00
• Each additional page	\$1.00
• Foreign fax service	Not available
Government check cashing fee (per check)	
• Customers	No charge
• Non-customers	\$5.00
Insufficient funds/overdraft charge	\$35.00
Interim statements (without checks).....	\$5.00
Legal process handling (tax levies, garnishments, etc.)	\$100.00
Mobile Banking ^{9,10}	No charge
Money orders	
• Premier customers	No charge
• All other customers	\$5.00
Notary fee (per signature)	
• Premier customers	No charge
• All others	\$3.00
Online Banking	
• Online banking personal service.....	No charge
• Online Bill Pay ¹⁰	No charge
• Returned payment due to customer error.....	\$15.00
• Proof of payment (less than 6 months for bill payment not in dispute)	\$10.00
• Proof of payment (more than 6 months for bill payment not in dispute).....	\$15.00
• Funds retrieval letter to merchant due to customer error.....	\$15.00
• Research from offline files (per hour/1 hour min.)	\$15.00
Overdraft automated transfer from savings account ¹¹	\$10.00
Overdraft automated transfer from checking account ¹¹	\$10.00
Overdraft automated transfer from Checking Reserve/Plus ¹¹	\$10.00
Photocopies (per copy).....	\$1.00
Popmoney (per transaction)	
• Send money (standard and rush delivery).....	No charge
• Receive money	No charge
Returned deposited items.....	\$10.00
Special assistance and research (\$30 minimum; includes legal research relating to subpoenas, summonses and other legal processes)	\$30/hour
• Copy fee per statement	\$5.00
• Copy fee for checks, deposit slips and other documents (per item or page)	\$3.00
• Other compliance expenses	Actual cost
Statement balancing (\$25 minimum).....	\$25/hour

■ OTHER SERVICES AND FEES FOR PERSONAL DEPOSIT ACCOUNTS

Account transaction history	\$5.00
ATM-Non-Fidelity Bank Use	
• Premier Accounts.....	No charge
• Student Checking in excess of three withdrawals	\$3.00
• All other accounts	\$3.00
(ATM owners may impose additional fees)	
Cashier's checks	
• Premier customers	No charge
• All others	\$5.00
Charge off deposit collection fee	\$25.00

Stop payments (including automatic debits)	
• Per request or renewal	\$30.00
• Via online banking	\$25.00
Telephone transfer fee (via bank associate).....	\$3.00
Travelers checks (American Express)	
• Premier customers – traditional	No charge
• All others – traditional	2.00% of face amount
• Checks for two	2.75% of face amount
• Gift checks (per check)	\$2.50
Wire transfers	
• Domestic incoming	\$15.00
• Domestic outgoing	\$20.00
• International incoming.....	\$15.00
• International outgoing	\$45.00
Safe deposit box	
• Annual Fees	
- 2 X 5.....	\$30.00
- 3 X 5.....	\$30.00
- 5 X 5.....	\$45.00
- 3 X 10.....	\$55.00
- 5 X 10.....	\$75.00
- 10 X 10.....	\$110.00
• Lost key charge	\$30.00
• Drilling fee.....	minimum \$150.00
Visa [®] Check Card daily transaction limits	
• Premier Accounts	
- ATM withdrawals	\$1,000.00
- PIN transactions.....	\$2,000.00
- Non-PIN transactions	\$7,500.00
• All other accounts	
- ATM withdrawals	\$500.00
- PIN transactions	\$2,000.00
- Non-PIN transactions	
• Student Checking.....	\$1,500.00
• Choice Checking	\$1,500.00
• Classic Checking.....	\$5,000.00
Visa [®] Check Card foreign transaction fee	1.0%
Visa [®] Check Card replacement fee	\$3.00

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 January 3, 2020.