

Disclosure & Fee Schedule

Personal Construction Deposit Accounts



This disclosure describes features of Fidelity Bank's Construction deposit account, 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

■ Construction Account

A personal checking account that allows you to keep your loan proceeds separate from your primary checking account. Once the construction loan is closed, this construction account will convert to a Preferred account on the first day of the next statement cycle.

Fee Schedule

Minimum deposit to open.....	\$25.00
Monthly service charge.....	No Charge
Paper statement charge.....	\$3.00

Waive paper statement charge with one of the following qualifiers:

- Enroll in Online Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in the Construction account per statement cycle

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

■ OTHER SERVICES AND FEES

Account transaction history.....	\$5.00
Cashier's checks.....	No Charge
Charge off deposit collection fee.....	\$25.00
Check copies (per check).....	\$3.00
Collection items (plus actual expenses paid to others).....	\$75.00
Counter checks (per check).....	No Charge
Deposit verification.....	\$10.00
Early closing fee (if within 6 months).....	No Charge
Interim statements (without checks).....	\$5.00
Legal process handling (tax levies, garnishments, etc.).....	\$100.00
Mobile Banking ¹	No Charge
Money orders.....	No Charge
Notary fee (per signature).....	No Charge
Online Banking.....	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 fee.....	\$35.00

Photocopies (per copy).....	\$1.00
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
Stop payments (including automatic debits)	
• Per request or renewal.....	\$30.00
• Via online banking.....	\$25.00
Telephone transfer fee (via bank associate).....	No Charge
Wire transfers	
• Domestic incoming.....	\$15.00
• Domestic outgoing.....	\$20.00
• International incoming.....	\$15.00
• International outgoing.....	\$45.00
Safe deposit box 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

¹ Data and text message charges may apply. Contact your carrier for more information.

A checking account becomes dormant if there is no customer-initiated activity for one year. A savings account becomes dormant if there is no customer-initiated activity for two years.

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 February 20, 2023