CONSUMER BANKING FEE SCHEDULE

SalemFive
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CHECKING ACCOUNTS

Features	The Open Account™			18/65 Checking[1] Without Interest	18/65 Checking[1] with Interest
Minimum Balance to Open	$10.00			$10.00	$10.00
Monthly Maintenance Fee	None			None	None
Charge per Check Paid	No Charge			No Charge	No Charge
Online Banking with Bill Pay	No Charge			No Charge	No Charge
	Open Rewards: **PRIME**	Open Rewards: **PRIME PLUS**	Open Rewards: **PREMIER**		
Average Monthly Balance[2]	< $3,000	$3,000 - $4,999.99	$5,000+	None	None
Salem Five ATM Fees for Transactions at non-Salem Five or non-Allpoint ATMs[3]	None	None	None	None	None
Reimbursement of other banks' ATM surcharges [2,3]	None	Up to $7.50	Up to $20.00	None	None

[1] Customers who are at least 65 years old or less than 19 years old are limited to one free savings and one free checking account per customer. NSF fees are reduced to $5 per item. [2] Your Open Rewards (ATM Surcharge Reimbursement Reward) will be calculated based on the average monthly balance in your Open Account as of the current statement cycle date for the statement cycle period. This date can be found on the top right hand corner of page one of your monthly statements, under the heading "Statement Ending". [3] If you initiate a transaction outside of the Salem Five and Allpoint ATM networks, a surcharge may be applied by that operator and/or by an automated transfer network. For Open Rewards: Premier, surcharges will be reimbursed up to $20.00 each statement cycle. For Open Rewards: Prime Plus, surcharges will be reimbursed up to $7.50 each statement.

SAVINGS ACCOUNTS

Features	Open Savings	Statement Savings	Gold Star Saver	18/65 Savings[4]
Monthly Maintenance Fee	None	$3.00	None	None
Minimum Daily Balance to Waive Monthly Fee	None	$300.00	None	None
Salem Five ATM Fees for Transactions at non-Salem Five or non-Allpoint ATMs[5]	$3.00	$3.00	$3.00	$3.00
Conditions	The Open Account Required	None	Must be under 18 years of age	Must be 65 years old or less than 19 years old

[4] Customers who are at least 65 years old or less than 19 years old are limited to one free savings and one free checking account per customer. Insufficient Funds (NSF) fees are reduced to $5 per item. [5] If you initiate a transaction outside of the Salem Five and Allpoint ATM networks, you may also be charged a surcharge by that operator and/or by an automated transfer network.

MONEY MARKET ACCOUNTS

Features	Star Money Market	Gold Star Money Market	Advantage Money Market
Monthly Maintenance Fee	None	None	$15.00
Minimum Daily Balance to Waive Monthly Fee	None	None	$2,500.00
Salem Five ATM Fees for Transactions at non-Salem Five or non-Allpoint ATMs[6]	$3.00	$3.00	$3.00

[6] If you initiate a transaction outside of the Salem Five and Allpoint ATM networks, you may also be charged a surcharge by that operator and/or by an automated transfer network.

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SPECIAL SERVICES

Checking and Savings Account Related Fees	Amount
Checks and all other debits paid against insufficient funds (NSF)[7]	$5.00/$35.00
Overdraft Protection Annual Fee	$25.00
Returned Deposited Item[8]	$6.84/$7.50
Stop Payment Order	$30.00
Copy of Check, Statement or Deposit Slip[9]	$5.00
Lost Passbook Fee	$20.00
Check Printing and Supplies	Fees Vary
Account Closing By Mail	$10.00
Inactivity Fee[10]	$5.00

Electronic Banking Fees	Amount
Withdrawals or Inquiries at Salem Five and Allpoint ATMs	No Charge
Inquiries at Non-Salem Five or Non-Allpoint ATMs	$2.00
Withdrawals at non-Salem Five or Non-Allpoint ATMS	$3.00
Foreign Transaction Fee (applies to international debit and ATM card transactions)[11]	3.00% of the U.S. dollar amount
ATM/Visa® Debit Card Replacement	$10.00
Expedited Debit Card Delivery Fee	$45.00
External Fund Transfer Debit	No Charge
Expedited Electronic Bill Payment	$3.00
Expedited Payment by Overnight Check	$16.00
Zelle® Transfer	No Charge

Health Savings Accounts	Amount
HSA Set-up Fee	$25.00
Monthly Maintenance Fee	$2.50

Retirement Accounts	Amount
IRA Annual Service Fee	$15.00
Qualified Plan Annual Service Fee	$25.00
Distribution/Termination Fee (Under Age 59 1/2)	$25.00
Trustee Transfer Fee	$25.00

Miscellaneous Fees	Amount
Money Order	$5.00
Treasurer's Check	$8.00
Foreign Check Collections - Canadian Items[12]	$15.00
Foreign Check Collections - All Other Items[12]	$30.00

General Account Related Fees	Amount
Account Reconciliation (per hour)	$25.00
Account Research (per hour)	$25.00
Incoming Wire Transfers[12]	$15.00
Outgoing Wire Transfer - Domestic[12]	$30.00
Outgoing Wire Transfer - Foreign[12]	$45.00
Escheat Processing (Abandoned Property)	$100.00
Legal Processing - Government Levy	$50.00
Legal Processing - Trustee Attachment or Other Legal Service	$50.00

Foreign Currency Exchange	Amount
Shipping Fee (per package)	$15.00

Contact Information

Contact Center: (800) 850-5000
mail@salemfive.com

[7] These per item fees are imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, and other electronic means (as applicable). For accounts flagged as 18/65, the $35 per item fee is reduced to $5 per item. NSF fees will be limited to five (5) fees per day that can be charged to your account. We will not charge a fee to your deposit account when we decline or return an item unpaid due to insufficient or uncollected funds, but you may be charged a fee by the payee for the returned payment. Should a transaction overdraw your account in the amount of $5.00 or less, your account will not be charged. [8] If the item returned is drawn on an account held by the Salem Five account holder at another bank, the fee assessed is $7.50. [9] Per statement, deposit slip or check (first 25 checks requested annually per account are free). [10] An inactivity fee will be imposed on checking accounts if the average daily balance is below $250 and there is no customer-initiated activity for 12 consecutive months. The fee will be charged monthly thereafter until activity resumes. Customer-initiated activity generally includes deposits, withdrawals, and transfers. Interest credits, preauthorized or recurring electronic transactions, and other bank-generated transactions do not qualify. The Open Account, 18/65 Checking without Interest, and 18/65 with Interest are not subject to this fee. [11] Whenever you use your Salem Five Visa® Debit Card or ATM Card outside of the United States to get cash at an ATM, or to purchase goods or services, or for cash advances we will charge a foreign exchange fee equal to 3% of the transaction amount. This fee will also apply when the Salem Five card holder is physically located inside the United States but the merchant is located outside the United States. [12] Additional charges may be assessed by intermediary bank(s). These charges will be deducted from the check or wire transfer proceeds.