

LIST OF PRODUCTS AND SERVICES AND FEE SCHEDULE

1. Statement Savings
2. Checking Accounts
3. Money Market Accounts
4. Certificates of Deposits
5. Individual Retirement Accounts
6. Business Checking Accounts with Debit Cards and online access
7. Debit Cards
8. Internet Banking
9. Bill Pay
10. Mobile Banking
11. Mobile Deposit
12. Wire Transfers (Domestic Incoming/Outgoing)
13. Credit Sense Free Credit Score
14. Digital Wallet capability for debit cards
15. Consumer and Business Credit Cards
16. Live Chat during banking hours
17. Broadcast text message alerts
18. Safe Deposit Boxes at Bethel location only
19. Online Mortgage Payments
20. Online Mortgage Application Submission
21. PMI for High LTV Loans
22. Conventional Loans:
 - Residential Loans
 - Residential Construction Loans
 - Investor Loans
 - Jumbo Loans (nonconforming mortgage)
 - Blanket Loans
 - Land Loans
 - Home Equity Line of Credit
 - Fixed Rate Second Mortgage

Schedule of Fees
Effective 06/01/2023

Charge to Return Items*	\$29.00 per item
Overdraft/NSF Fee	\$29.00 per item
Stop Payment Fee	\$29.00
Imaged Check Fee	\$3.00 per month
Returned Deposit Item Fee	\$8.00 per item
Early Closure Fee - on checking accounts closed within 90 days of opening	\$29.00
Overdraft Protection Transfer Fee	\$8.00
Official Check Fee**	\$8.00
Incoming Wire Fee	\$15.00
Outgoing Wire Fee	\$30.00
Dormant Checking Account Fee - after one year of inactivity	\$2.00 per month
Dormant Savings Account Fee - after 3 years of inactivity	\$2.00 per month
Paper Statement Fee - Checking and Money Market accounts	\$5.00 per month

* We may charge return item fees for each re-presentation of a debit or item, which means multiple return item fees may be incurred if a debit or item is returned more than once.

**One free official check per customer, per calendar year