SALIN BANK

OTHER ACCOUNT FEES DISCLOSURE The following fees may be assessed to your deposit account and the following transaction limitations, if any, apply to your account.			
Account Usage Fees	Returned Deposited Item Fee	$12.00	For each check deposited to your account that is returned to us unpaid
	Redeposit Fee for a returned item	$12.00	Per returned item redeposited
	Stop Item (Stop Payment) Fee	$35.00	To stop payment for each item, check or range of checks
	Account Closing Fee	$30.00	If account is closed within 180 days of account opening
	Account Dormant Fee	$5.00	Per month. A checking is considered dormant if there are no deposits or withdrawals for one year
	Other Service Fees	*Please consult page 2 of this document for a list of additional service fees*	
Non-Sufficient Funds and Overdraft Fees	Non-Sufficient Funds (NSF) Fee	$35.00	Charged for each check or item presented by electronice means that is returned unpaid
	Overdraft (OD) Fee	$35.00	Charged for on each overdraft paid, created by check or item presented in person withdrawals, ATM wihtdrawals, Debit Card purchases or other electronic means
	Maximum Daily Overdraft Fees	Unlimited	There is no limit to the number of overdrafts fees charged each business day
	Daily Overdraft Continuation Fee	$6.00	Per business day, a daily continuation fee will be charged after the 5th business day overdrawn
ATM/Debit Card Fees & Dispute Resolution	ATM Transaction Fees	$0.00	If you use an ATM owned by Salin Bank ***or*** the ATM is in our participating network.
		$2.00	If you use an ATM not owned by Salin ***and*** the ATM is **not** in our participating network
	Currency Conversions	.2%	Per transaction for MasterCard Debit Card International transactions
	MasterCard Cross Border transaction Fee	.9%	Per transaction
	Replace lost ATM/Debit card or PIN	$10.00	
	Dispute Resoltuion Agreement	Please consult the *Terms and Conditions of Deposit Accounts* for the full Electronic Funds Transfer Policy and your rights and responsibilities.	
Processing Policies	Posting Order; the order in which withdrawals and deposits are posted	Please consult the *Terms and Conditions of Deposit Accounts* for the full policy on posting order of items including deposits and withdrawals.	
	Deposit Hold Policy: When funds deposited to your account are available	Please consult the *Terms and Conditions of Deposit Accounts* for the full Funds Availabilty policy.	
Deposit Account Fees	Check printing	Fees vary by check style; ask a crewmember for current pricing	
	Account Charge-Off; Checking	$20.00	
	Re-Open a Closed Account (within 30 days following the account closing date)	$20.00	
	Return Mail Handling	$6.00 per month, each month that your mail is returned to us as undeliverable	
	Domestic Wire Transfers	$15.00	Incoming
		$25.00	Outgoing
	International Wire Transfers	$50.00	Outgoing
	Litigation	Please consult the *Terms and Conditions of Deposit Accounts* for the full disclosure on legal fees	
	Garnishment or Levy	$20.00	
	Verification of Deposit	$25.00	
	Account Research	$30.00	Per hour, minimum one hour
		$5.00	Per document photo copy
		$5.00	Per faxed document
	Account Balancing Assistance	$30.00	Per hour by appointment

Deposit Account Fees continued	**Balance Inquiry**	**$5.00**	Telephone Customer Service Assisted (first account per call)
		$1.00	Additional balance inquiries on the same call
		No Charge	TouchLineSM, Salin Online Banking, Salin Mobile Banking or Salin ATMs
	Transfer between Accounts	**$7.00**	Telephone Customer Service Assisted
		No Charge	TouchLineSM, Salin Online Banking, Salin Mobile Banking or Salin ATMs
	Account Activity Printout	**$5.00**	Per printout
	Statement Copy	**$10.00**	Per statement
Other Fees	**Fax Customer Documents – non research related**	**$10.00**	First Page
		$1.00	Additional pages
	Photocopy Customer Documents – non research related	**$5.00**	First Page
		$1.00	Additional pages
	Cashier's checks	**$10.00**	Per check purchased by customer
		$10.00	Per check Salin Bank check converted by non-customer to Cashier's Check
	Check Cashing	**$5.00**	Per check cashed by a non customer drawn on a Salin account
	Coin Sorter Processing	**1%**	Of total coin processed customer
		10%	Of total coin processed non-customer