

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 Deposit 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 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.	
Non-Sufficient Funds and Overdraft Fees	Non-Sufficient Funds (NSF) Fee	\$35.00	Charged for <b>each</b> check or item presented by electronic means that are returned unpaid; there is no limit to the number of NSF fees that can be charged daily when items are returned unpaid on your account.	
	Overdraft (OD) Fee	\$35.00	Charged when overdraft items are paid, created by check, items presented in person withdrawals, ATM withdrawals, Debit Card purchases or other electronic means.	
	Maximum Daily Overdraft Fees	Limited- 6	The maximum number of overdraft fees charged in any, one business day is capped at six(6).	
	Daily Overdraft Continuation Fee	\$6.00	Per business day, a daily continuation fee will be charged after the 5 <sup>th</sup> business day overdrawn	
ATM/Debit Card Fees & Dispute Resolution	ATM Transaction Fees	\$0.00	If you use an ATM owned by Salin Bank <u>or</u> the ATM is in our participating network.	
		\$4.00	Non ATM Network fee - If you use an ATM not owned by Salin <u>and</u> the ATM is <b>not</b> 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 Resoluition Agreement	Please consult the <i>Terms and Conditions of Deposit Accounts</i> for the full <a href="#">Electronic Funds Transfer Policy</a> and your rights and responsibilities.		
Processing Policies	Posting Order	The order in which we generally post itemsto your account, including deposits and withdrawals, is defined in our <i>Terms and Conditions of Deposit Accounts</i>		
	When will my funds be made available?	Please consult the <i>Terms and Conditions of Deposit Accounts</i> for the full <a href="#">Funds Availabilty</a> policy.		
Deposit Account Fees	Check printing	Fees vary by check style; ask a crewmember for current pricing		
	Account Charge-Off	\$20.00	This fee is assessed when a negative balance is charged off as a loss on a checking account	
	Re-Open a Closed Account	\$20.00	Fee is charge when a closed account is reopened within 30 days following the account closing date	
	Return Mail Handling	\$6.00 per month, each month that your mail is returned to us as undeliverable		
	Wire Transfer Fees	\$25.00	<b>Outgoing Domestic</b> - Charged for all outgoing domestic wires sent from your account	
		\$50.00	<b>Outgoing International</b> - Charged for all outgoing international wires sent from your account.	
		\$15.00	<b>Incoming</b> - Charged for <b>all</b> incoming wires received into your account	
	Litigation	Please consult the <i>Terms and Conditions of Deposit Accounts</i> for the full disclosure on legal fees		
	Garnishment or Levy	\$20.00		
Verification of Deposit	\$25.00			



	<b>Account Research</b>	<b>\$30.00</b>	Per hour, minimum one hour
		<b>\$5.00</b>	Per document photo copy
		<b>\$5.00</b>	Per faxed document
	<b>Account Balancing Assistance</b>	<b>\$30.00</b>	Per hour by appointment
<b>Deposit Account Fees continued</b>	<b>Balance Inquiry</b>	<b>\$5.00</b>	Telephone Customer Service Assisted (first account per call)
		<b>\$1.00</b>	Additional balance inquiries on the same call
		<b>No Charge</b>	TouchLineSM, Salin Online Banking, Salin Mobile Banking or Salin ATMs
	<b>Transfer between Accounts</b>	<b>\$7.00</b>	Telephone Customer Service Assisted
		<b>No Charge</b>	TouchLineSM, Salin Online Banking, Salin Mobile Banking or Salin ATMs
<b>Account Activity Printout</b>	<b>\$5.00</b>	Per printout	
	<b>Statement Copy</b>	<b>\$10.00</b>	Per statement
<b>Other Fees</b>	<b>Fax Customer Documents</b>	<b>\$10.00</b>	First Page
		<b>\$1.00</b>	Additional pages (non research related)
	<b>Photocopy Customer Documents</b>	<b>\$5.00</b>	First Page
		<b>\$1.00</b>	Additional pages (non research related)
	<b>Cashier's checks</b>	<b>\$10.00</b>	Per check purchased by customer
		<b>\$10.00</b>	Per check Salin Bank check converted by non-customer to Cashier's Check
	<b>Check Cashing</b>	<b>\$5.00</b>	Per check cashed by a non customer drawn on a Salin account
	<b>Coin Sorter Processing</b>	<b>1%</b>	Of total coin processed customer
		<b>10%</b>	Of total coin processed non-customer
<b>Foreign Item Collection Fee</b>	<b>\$15.00</b>	If you deposit a check drawn on a bank outside the United States a fee will be charged to send the check for collection of funds.	
<b>Foreign Item Return Fee</b>	<b>\$40.00</b>	A fee will be charged for any foreign item sent for collection that is returned to the bank uncollected.	