

**A GUIDE TO YOUR ACCOUNT\***

**It's important you understand exactly how your Bank Rewarded account works.**

We've created this guide to explain the fees and some key terms of your personal account.

<b>MONTHLY SERVICE FEE</b>	Monthly Service Fee	\$3
	How to avoid the Monthly Service Fee	<b>\$0 Monthly Service Fee when you have:</b> <ul style="list-style-type: none"> <li>Accepted and Receive Online Statements</li> </ul>

<b>ATM FEES</b>	CharterBank ATM	\$0 for using a CharterBank ATM to complete any transaction.
	Non-CharterBank ATM	\$3.00 for using a non-CharterBank ATM in the U.S. plus any fees the ATM owner charges.

**Fees for using your account when you don't have enough money in it or it's already overdrawn**

<b>OVERDRAFT FEES</b>	Insufficient Funds Fee	\$28.95 for each item we pay or do not pay (maximum 5 Insufficient Funds Fees per day). Includes overdrafts created by check, in-person, ATM withdrawal or other electronic means. However, if your transaction is \$5 or less, there will be no fee.
	Overdraft Protection Transfer Fee (If you are enrolled)	\$10 for each overdraft transfer from a linked savings or checking account

<b>HOW DEPOSITS AND WITHDRAWALS WORK</b>	The Order in Which Withdrawals Are Processed	<ul style="list-style-type: none"> <li>All on-us checks, over the counter withdrawals presented by you, CharterBank ATM withdrawals and other electronic transfers will be debited from your account at the time presented for withdrawal.</li> <li>Items drawn on your account that are presented to us by the Federal Reserve daily in-clearing files, our policy is to pay them in check number order.</li> </ul>
	When Your Deposits Are Available** (Deposit Hold Policy)	<ul style="list-style-type: none"> <li><b>Cash Deposit</b> - Same business day</li> <li><b>Direct Deposit / Wire Transfer</b> - Same business day</li> <li><b>Check Deposit</b> - Same business day                             <ul style="list-style-type: none"> <li>If we place a longer hold on a non-CharterBank check, the first \$200 will be available the same business day of the deposit; however, longer holds may apply to new accounts.</li> <li>In some situations, we may notify you after your deposit is made that your funds will not be available for up to 7 business days.</li> </ul> </li> </ul>
		A "business day" is every day except Saturdays, Sundays, and federal holidays.

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CHARTERBANK CHECK CARD COVERAGE AND FEES	<b>CharterBank Check Card Coverage:</b> You can choose how we treat your everyday check card transactions when you don't have enough money available.	
	<b>Option #1 (YES):</b> You ask us to add CharterBank Check Card Coverage	
	This means you want CharterBank to approve and pay your everyday check card transactions, at our discretion, when you don't have enough money available. Fees may apply.	
	<b>Insufficient Funds Fee</b>	<b>\$28.95</b> for each check card purchase that overdraws your account. However, if your transaction is \$5 or less, there will be no fee.
	<b>Maximum Number of Insufficient Funds Fees Per Day</b>	5 per day
<b>Option #2 (NO):</b> No CharterBank Check Card Coverage (If you don't choose an option when you open your account, Option #2 (No) is automatically selected for you.)		
This means you do not want CharterBank to approve your everyday check card transactions when you don't have enough money available. Since everyday check card transactions will be declined when there is not enough money available, you won't be charged an Insufficient Funds Fee for everyday check card transactions.		

SOME OTHER FEES	<b>Stop Payment Fee</b>	<b>\$32</b> per item to stop payment
	<b>Deposited Item Return Fee</b>	<b>\$10</b> per item you deposit or cash that is returned unpaid.
	<b>Account Closing Fee</b>	<b>\$25</b> if account is closed within 90 days of opening

ADDITIONAL BENEFITS	<b>Earns Interest***</b>	Variable tiers determined by account balance and eligibility requirements (Refer to current rate sheet); based on daily balance method
	<b>Eligibility Requirements</b>	<p><b>Must meet ALL of the following criteria each qualification cycle:</b></p> <ul style="list-style-type: none"> <li>• 20 Check Card Transactions post and clear the account</li> <li>• Direct Deposit or Automatic Payment post and clear the account</li> <li>• Accept Online Statements</li> </ul>

\*This Guide is part of your [Terms and Conditions and Truth In Savings Disclosure](#) and contains additional information about the fees and features of your account. The terms of the account including any fees and features, may change. This account requires \$50 minimum deposit to open. Available for personal use only.

\*\*For complete details, please consult the [Terms and Conditions and Truth In Savings Disclosure](#) which includes the Funds Availability Policy.

**See the next page for other fees that may apply.**

# A GUIDE TO OTHER SERVICES AND FEES

<b>OTHER ATM AND CHECK CARD FEES</b>	Card Replacement Fee	\$5.00 per card
	Expedited Card Fee	\$35.00 per card

<b>STATEMENT SERVICES</b>	<b>Account Activity Printout:</b> Print a statement of your account transactions from the last statement date through the mid statement date you provide.	\$5.00 per statement
	<b>Statement Copy:</b> Providing additional copies of your statement	\$5.00 per statement <b>OR</b> \$0 on charterbank.net

<b>WIRE TRANSFERS</b>	<b>Domestic Incoming:</b> A wire transfer that is deposited into your account from another bank.	\$20.00 per item
	<b>Domestic Outgoing:</b> A wire transfer that you send from your account to another U.S. bank account.	\$20.00 per item
	<b>Foreign Income:</b> A wire transfer that is deposited into your account from another bank outside of the U.S.	\$45.00 per item
	<b>Foreign Outgoing:</b> A wire transfer that you send from your account to a bank account outside of the U.S.	\$50.00 per item

<b>MISCELLANEOUS</b>	Account Research Fee	\$25.00 per hour
	Cashier's Check	\$7.00 per check
	Check Copies	\$5.00 per item
	Check Orders	Varies (based on items ordered)
	Collection Items Domestic	\$25.00 per item
	Collection Foreign	\$50.00 per item
	Counter Checks	\$1.50 per page
	Dormant Fee	\$5.00 per month
	<b>Legal Process:</b> Garnishment, Tax Levy, or another other court administrative order against an account	\$100.00 per item
	Photocopies	\$1.00 per page
	Hold Mail	\$5.00 per month
	Replacement 1099 Fee	\$5.00 per item
Return Mail Fee	\$9.95 per item	