

CONSUMER CHECKING
FREEdom

- Electronic Statements REQUIRED or \$5.00 monthly fee
- You may make unlimited deposits into your account
- \$35.00 fee for each overdraft item paid. This applies to overdrafts created by check, in-person withdrawal, or by electronic means, with the exception of ATM and Point of Sale (POS) transactions.

Liberty

- You may make unlimited deposits into your account
- \$.50 Per Check Fee for each check over 10 per statement cycle
- \$35.00 fee for each overdraft item paid. This applies to overdrafts created by check, in-person withdrawal, or by electronic means, with the exception of ATM and Point of Sale (POS) transactions.
- \$2.95 monthly Account Value Charge
- ID Protect included

Eagle Advantage

- \$300 minimum balance requirement to avoid fees
- \$8.00 Minimum Balance Fee if balance falls below \$300 on any day in the statement cycle
- You may make unlimited deposits into your account
- \$35.00 fee for each overdraft item paid. This applies to overdrafts created by check, in-person withdrawal, or by electronic means, with the exception of ATM and Point of Sale (POS) transactions.
- \$2.95 monthly Account Value Charge
- ID Protect included

Good Neighbors Club

- Must be 50 years of age or older
- \$500 minimum daily balance to obtain the disclosed Annual Percentage Yield
- You may make unlimited deposits into your account
- \$35.00 fee for each overdraft item paid. This applies to overdrafts created by check, in-person withdrawal, or by electronic means, with the exception of ATM and Point of Sale (POS) transactions.
- \$1.95 monthly Account Value Charge
- Good Neighbors Club checks included
- ID Protect included

BUSINESS CHECKING
Business Advantage

- \$2,500 minimum daily balance to obtain the disclosed Annual Percentage Yield
- An Average Monthly Combined Deposit Balance of \$50,000 or greater avoids Excess Item and Minimum Balance Fees. Combined Balances refers to all primary deposit accounts under the same Tax ID Number; including, Business Advantage, Money Market, Market Share, Savings and Certificate of Deposit accounts.
- You may make unlimited number of deposits into your account, Excess Item Fee may apply
- \$35.00 fee for each overdraft item paid. This applies to overdrafts created by check, in-person withdrawal, or by electronic means, with the exception of ATM and Point of Sale (POS) transactions
- \$5.00 per Telephone Transfer debit

Excess Item Fees

- If you maintain an Average Monthly Combined Deposit Balance of \$10,000 to \$49,999, you will incur an Excess Item Fee of \$0.15 per item* if you exceed 200 per statement cycle
- If you maintain an Average Monthly Combined Deposit Balance of \$2,500 to \$9,999, you will incur an Excess Item Fee of \$0.15 per item* if you exceed 100 per statement cycle
- If you maintain an Average Monthly Combined Deposit Balance of \$0.00 to \$2,499, you will incur an Excess Item Fee of \$0.15 per item* if you exceed 50 per statement cycle

* All debit, credit, and deposited items are included in the Excess Item Fee count (such as: checks; deposits; ACH transactions; ATM/POS transactions; Online Banking transactions; Wire Transfers In/Out; and Sweep transactions).

Maintenance Fee

- If you maintain an Average Monthly Combined Deposit Balance of \$10,000 to \$49,999, you will incur a Minimum Balance Fee of \$2.00.
- If you maintain an Average Monthly Combined Deposit Balance of \$2,500 to \$9,999, you will incur a Minimum Balance Fee of \$4.00
- If you maintain an Average Monthly Combined Deposit Balance of \$0.00 to \$2,499, you will incur a Minimum Balance Fee of \$6.00.

Business Freedom

- Excess Item Fee - \$0.15 per item* if exceeds 50 items* in a statement cycle
 * All debit, credit, and deposited items are included in the Excess Item Fee count (such as: checks; deposits; ACH transactions; ATM/POS transactions; Online Banking transactions; Wire Transfers In/Out; and Sweep transactions).
- You may make unlimited deposits into your account, Excess Item Fee may apply
- \$35.00 fee for each overdraft item paid. This applies to overdrafts created by check, in-person withdrawal, or by electronic means, with the exception of ATM and Point of Sale (POS) transactions.
- \$5.00 per Telephone Transfer debit

CONSUMER SAVINGS

Money Market Demand Account

- \$2,500.00 minimum deposit to open account
- \$.01 minimum daily balance to obtain the disclosed Annual Percentage Yield
- \$10.00 Maintenance Fee if balance falls below \$2,500.00 on any day in the statement cycle
- You may make unlimited deposits into your account
- \$20.00 Excess Debit Fee will be charged for each DEBIT in excess of six during a statement cycle. (DEBITS are defined as: Checks, ACH/Automated Clearing House, POS/Point of Sale, Telephone Transfer, Online & Mobile Banking Transfers and ATM Withdrawals)

Market Share Investment Account

- \$25,000 minimum deposit to open account
- \$.01 minimum daily balance to obtain the disclosed Annual Percentage Yield
- \$10.00 Maintenance Fee if balance falls below \$2,500.00 on any day in the statement cycle
- You may make unlimited deposits into your account
- \$20.00 Excess Withdrawal Fee will be charged for any withdrawal/debit in excess of ONE DEBIT during a calendar quarter. DEBITS are defined as: Checks, ACH/Automated Clearing House, POS/Point of Sale, Telephone Transfer, Online & Mobile Banking Transfers and ATM Withdrawals. ONLY the monthly compounded interest may be withdrawn.

Statement Savings

- \$100.00 minimum balance requirement to avoid fees
- \$5.00 Minimum Balance Fee if balance falls below \$100 on any day in the statement cycle
- You may make unlimited deposits into your account
- \$1.00 Excess Debit Fee will be charged for each DEBIT in excess of three during a calendar month. (DEBITS are defined as: Over-the-counter withdrawals, ACH/Automated Clearing House, Telephone Transfers, Online & Mobile Banking Transfers and ATM Withdrawals.

Junior Banker & Minor Accounts

- \$5.00 minimum deposit to open account
- \$.01 minimum daily balance to obtain the disclosed Annual Percentage Yield
- You may make unlimited deposits into your account
- \$1.00 fee will be charged for each DEBIT in excess of three during a calendar month. (DEBITS are defined as: Over-the-counter withdrawals, ACH/Automated Clearing House, Telephone Transfers, Online & Mobile Banking Transfers and ATM Withdrawals.

Eagle Premium Savings

- \$100,000 minimum deposit to open account
- \$25,000 new money required
- \$.01 minimum daily balance to obtain the disclosed Annual Percentage Yield
- You may make unlimited deposits into your account
- \$10.00 Maintenance Fee if balance falls below \$25,000.00 on any day in the statement cycle
- \$20.00 Excess Debit Fee will be charged for any withdrawal/debit in excess of ONE debit semi-annually (January 1-June 30 and July 1-December 31). DEBITS are defined as: Checks, ACH/Automated Clearing House, POS/Point of Sale, Telephone Transfer, Online & Mobile Banking Transfers and ATM Withdrawals. ONLY the monthly compounded interest may be withdrawn.

Club Accounts (All-Purpose & Christmas Clubs)

- \$2.00 minimum balance to obtain the disclosed annual percentage yield
- You may make unlimited deposits into your account.
- \$10.00 Early Closing Fee if account is closed before the disbursement date.
1 free withdrawal; \$10.00 for each additional withdrawal (no limit)

Certificates of Deposit

- Flexible interest payment options
- Variety of terms available ranging from 182 days to 60 months with automatic renewal
- Minimum balance of \$500 required for all terms
- Early withdrawal penalties may apply

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

Eagle Premium IRA (Traditional or Roth)

- \$100,000 minimum deposit to open account
- \$25,000 new money required
- \$.01 minimum daily balance to obtain the disclosed Annual Percentage Yield
- You may make unlimited deposits into your account
- \$10.00 Maintenance Fee if balance falls below \$25,000.00 on any day in the statement cycle
- \$20.00 Excess Debit Fee will be charged for any withdrawal/debit in excess of ONE debit semi-annually (January 1-June 30 and July 1-December 31). DEBITS are defined as: Checks, ACH/Automated Clearing House, POS/Point of Sale, Telephone Transfer, Online & Mobile Banking Transfers and ATM Withdrawals. ONLY the monthly compounded interest may be withdrawn.

IRA Certificate of Deposit

- Traditional, Roth and Coverdell available
- Variety of terms available ranging from 12 months to 60 months with automatic renewal
- Tiered interest rates, compounded semi-annually and at maturity
- Make deposits any time or setup an automatic transfer, not to exceed government limits
- Early withdrawal penalties may apply

BUSINESS SAVINGS

<p>Money Market Demand Account</p> <ul style="list-style-type: none"> • \$2,500.00 minimum deposit to open account • \$.01 minimum daily balance to obtain the disclosed Annual Percentage Yield • \$10.00 Maintenance Fee if balance falls below \$2,500.00 on any day in the statement cycle • You may make unlimited deposits into your account • \$10.00 Excess Debit Fee will be charged for each DEBIT in excess of six during a statement cycle. (DEBITS are defined as: Checks, ACH/Automated Clearing House, POS/Point of Sale, Telephone Transfer, Online & Mobile Banking Transfers and ATM Withdrawals) 	<p>Market Share Investment Account</p> <ul style="list-style-type: none"> • \$25,000 minimum deposit to open account • \$.01 minimum daily balance to obtain the disclosed Annual Percentage Yield • \$5.00 Maintenance Fee if balance falls below \$2,500.00 on any day in the statement cycle • You may make unlimited deposits into your account • \$20.00 Excess Withdrawal Fee will be charged for any withdrawal/debit in excess of ONE DEBIT during a calendar quarter. DEBITS are defined as: Checks, ACH/Automated Clearing House, POS/Point of Sale, Telephone Transfer, Online & Mobile Banking Transfers and ATM Withdrawals. ONLY the monthly compounded interest may be withdrawn.
<p>Statement Savings</p> <ul style="list-style-type: none"> • \$100.00 minimum balance requirement to avoid fees • \$5.00 Minimum Balance Fee if balance falls below \$100 on any day in the statement cycle • You may make unlimited deposits into your account • \$1.00 Excess Debit Fee will be charged for each DEBIT in excess of three during a statement cycle. (DEBITS are defined as: Over-the-counter withdrawals, ACH/Automated Clearing House, Telephone Transfers, Online & Mobile Banking Transfers and ATM Withdrawals. 	<p>Eagle Premium Savings</p> <ul style="list-style-type: none"> • \$100,000 minimum deposit to open account • \$.01 minimum daily balance to obtain the disclosed Annual Percentage Yield • You may make unlimited deposits into your account • \$10.00 Maintenance Fee if balance falls below \$25,000.00 on any day in the statement cycle • \$20.00 Excess Debit Fee will be charged for any withdrawal/debit in excess of ONE debit semi-annually (January 1-June 30 and July 1-December 31). DEBITS are defined as: Checks, ACH/Automated Clearing House, POS/Point of Sale, Telephone Transfer, Online & Mobile Banking Transfers and ATM Withdrawals. ONLY the monthly compounded interest may be withdrawn.

SERVICE CHARGE SCHEDULE

The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

DEBIT CARDS	
Replace each lost or stolen DEBIT card (This fee is waived when fraud is involved)	\$10.00
Replace damaged or captured DEBIT card (2/1/17)	\$5.00
Request PIN Mailer (2/1/17)	\$5.00
Foreign Deposit/Withdrawal ATM Transactions	\$2.00 per transaction
Transfers made at an ATM we do not own or operate	\$3.00 per transfer
International Service Assessment (ISA) Fee on International Transactions (effective 9/1/17)	1% of Transaction Amount
Withdrawal Limits: You may not withdraw more than \$500.00 in cash from your account(s) per day with your DEBIT card. (effective 5/1/15)	
Overall DEBIT limit is \$1,500.00 per day. (effective 5/1/15)	
CHECKING ACCOUNTS	
Check Printing	Varies by style and quantity
Deposit/Withdrawal Tickets	Current Pricing
Account Closing Fee (if account closed within 90 days from opening date) (effective 9/1/17)	\$10.00
Records Research	\$20.00 per hour (1 hour minimum)
Counter Checks --- 4 checks per sheet (5/21/15)	\$2.00/sheet

Treasurer's Check (customers only – 9/26/03)	\$10.00
Money Order (9/26/03 - not available to non-customers) (5/31/13 - \$1,000 MAXIMUM AMOUNT)	\$5.00
Transfer to cover overdraft or pre-set balance (excludes transfer from Lines of Credit) <i>effective 11/1/18</i>	\$5.00
Dormant Account: Account is dormant if for two years there have been no deposits or withdrawals to the account.	\$5.00
Levies/Garnishment (effective Sept. 2010)	\$150.00
Bill Payment Service (after 3-month introductory period) <i>(Free for FREEdom and Good Neighbor'sClub Accounts) (7/24/12)</i>	\$4.95 per month
Popmoney transaction fee (2/1/17) <ul style="list-style-type: none"> 1-day transfer 3-day transfer 	\$1.00 per transaction \$0.50 per transaction
Return Item (1/1/12)	\$15.00
Statement out of cycle (5/14/14)	\$5.00
NSF Return Check (1/11/11)	\$35.00
Copies of checks	\$5.00
Stop Payment (Non-Recurring) (1/11/11)	\$35.00
Stop Payment (EFT Recurring Item) (1/11/11) <ul style="list-style-type: none"> Each additional recurring item presented 	\$35.00 \$15.00
Telephone Transfer (free through Telephone, Online & Mobile Banking) -- <i>Consumer & Buisness Freedom accounts ONLY (effective 2/1/17- modified 8/1/18)</i>	\$5.00
Transcript Statement	\$5.00
SAVINGS ACCOUNTS	
Account Closing Fee (if account closed within 90 days from opening date)	\$10.00
Club Account closed before maturity	\$10.00
Club Account withdrawal fee, no limit (1 FREE withdrawal) (1/22/09)	\$10.00
Dormant Account: An account is dormant if for two years there have been no deposits or withdrawals to the account.	\$5.00
NSF Savings Withdrawal (1/11/11)	\$35.00
IRA Transfers out of Bank (2/1/17)	Greater of 6 months interest or \$25.00
OTHER SERVICES	
Cashing checks not drawn On-Us (for non-customer) - Do not charge for On-Us Checks	\$10.00
Collections: In or Out	\$15.00
Fax Usage (Consumer)	\$1.00 per page
Fax Usage (Business) effective 6/15/99	\$3.00
Foreign Currency Order	\$10.00 + costs
Canadian Check Fee (effective 10/15/17)	\$25.00 per check
Indemnity Bond	\$25.00
Night Deposit Lock Bag Fee (if a bag is needed for short term {1 wk. and the bag is returned in good condition} we will refund the fee).	\$10.00 per bag
Photocopies	\$.25 each
Signature Guarantee (customer only) Trust transactions will be NO CHARGE. (revised 7/2015)	\$50.00
External Transfer transaction fee – through Personal Online Banking (2/1/17) <ul style="list-style-type: none"> 1-day transfer 3-day transfer 	\$3.00 per transaction \$1.50 per transaction
Wire Transfers (customers only): <ul style="list-style-type: none"> Outgoing Incoming Foreign 	\$30.00 \$15.00 \$50.00
Zipper Bags: <ul style="list-style-type: none"> Small (available to Junior Bankers only) Medium <i>(effective 1/9/17)</i> Large 	Free \$6.69 \$5.25

SAFE DEPOSIT BOX RENT *(effective 2/1/17)*

2 x 5	\$18.00
3 x 5	\$20.00
4 x 5	\$24.00
5 x 5	\$25.00
2 ½ x 10	\$28.00
3 x 10	\$30.00
3 ¼ x 10	\$35.00
5 x 10	\$40.00
10 x 10	\$75.00
Safe Deposit Box Inventory (per hour, \$10.00 minimum)	\$20.00
Replace Lost Key	\$15.00
Drill Box	\$200.00
Rental Delinquency (over 30 days)	\$15.00