



Member Schedule of Current Charges

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|--|------------|---|------------|
| Checking account charges: | Fee | ATM charges: | Fee |
| Go Premium Checking ¹ | \$4.95 | Outside GTE Network ATM Withdrawal ^{2,11} | \$3.00 |
| GTE CareFree Checking | Free | Outside GTE Network Balance Inquiry ^{2,11} | \$1.00 |
| Go Further Checking ^{1,8} | \$9.95 | | |
| Private Bank Checking ¹⁶ | Free | Card services: | |
| | | Gift Card Purchase ² | \$5.00 |
| Account charges: | | Card Replacement ² | \$5.95 |
| IRA Outgoing Transfer ² | \$50.00 | Rush Card ² | \$30.00 |
| HSA Service ¹ | \$5.00 | Point of Sale Denial ^{2,14} | \$2.00 |
| Early Paycheck ² | \$3.00 | Foreign Currency Conversion ² | 1% |
| NSF (Courtesy Pay) ^{2,10} | \$35.00 | Foreign Non-Currency Conversion ² | 0.80% |
| NSF (Returned Item) ^{2,10} | \$35.00 | | |
| Overdraft Transfer ^{2,10} | \$7.00 | General charges: | |
| Negative Balance for 6+ Days ¹ | \$7.00 | Mailed Statements ^{1,15} | \$7.00 |
| Returned Item ² | \$12.50 | Statement Copies ² | \$7.00 |
| Returned ACH ² | \$35.00 | Verification of Deposit ² | \$20.00 |
| Returned Self to Self Item ² | \$35.00 | Temporary Checks ² | \$6.00 |
| Stop Payment ² | \$35.00 | Account Research per page ² | \$1.00 |
| Stop Payment Removal ² | \$10.00 | Account Research per hour ² | \$20.00 |
| Bad Address ¹ | \$11.00 | Official Check ² | \$6.00 |
| Below Minimum Relationship ^{1,9} | \$8.00 | Money Order ² | \$4.00 |
| Closed Account within 180 Days ⁴ | \$25.00 | Phone Assisted Funds Transfer ² | \$5.00 |
| Inactive Account ^{1,7} | \$15.00 | Overnight Delivery ² | \$25.00 |
| Dormant Account ^{1,7} | \$15.00 | External Transfer Standard Outbound ² | \$2.00 |
| Abandoned Property (Escheatment), Per Account | \$100.00 | External Transfer Next Day Inbound/Outbound ^{2,12} | \$3.00 |
| | | External Transfer Instant Inbound/Outbound ^{2,13} | \$5.00 |
| Bill Pay services: | | Check Copies ² | \$3.00 |
| Collection of Unpaid Amounts Interest ⁵ | 1.50% | Shared Branch Transactions ³ | \$5.00 |
| Overnight Payment ² | \$25.00 | | |
| | | Miscellaneous charges: | |
| Wire services: | | Garnishment/Levy ² | \$100.00 |
| Domestic Incoming ² | \$15.00 | Foreign Collection Item, Actual Cost ² | \$50.00 |
| Domestic Outgoing ² | \$25.00 | | |
| International Incoming ² | \$15.00 | | |
| Returned Wire ² | \$35.00 | | |
| | | | |
| Loan services: | | | |
| Loan Coupon Book ² | \$20.00 | | |
| External Source Loan Payment ² | \$12.00 | | |
| Loan Payment by Phone ² | \$12.00 | | |

All charges are in US dollars. Fees are subject to change. 1.Per month. 2.Per occurrence and/or item. 3.Per day. 4.Full balances if <\$25. 5.Monthly interest. Please review the Bill Pay terms and conditions. 6.Percentage of amount due with a minimum of \$30. 7.Charge waived for primary account members under 18. 8.Charge waived if monthly usage requirements are met - enrolled in eStatements, making \$500 in aggregate deposits per month, and making a combination of 15 monthly debit and/or credit card transactions. 9.Fee waived if primary account owner is under age 22 or age 65 and over, or a \$500 minimum balance is maintained in combined deposit and loan balances, or account has been opened for less than 90 days, or you have a qualifying checking account. 10.Refer to Member Account Disclosure and Agreement for details. 11.GTE, CO-OP, or Presto Network ATM charges are waived. 12.If transaction is over \$1,000, charge will be 0.30% of the transaction. 13.If transaction is over \$1,000, charge will be 0.50% of the transaction. 14.If the debit card transaction is under \$5.00, the charge is not applied. 15.Charge waived for primary account members under 18 as well as over 65, who have been receiving mailed statements since before December 2014. 16.Must be a GTE Private Bank Member with a GTE and/or GTE Investments relationship of \$500,000 or more.