

Schedule of Charges • Consumer Banking

Checking Solutions	Aspire	Basic	All Access	Charter (Interest Bearing)	Pinnacle (Interest Bearing)
Monthly Maintenance Fee	Free	\$5.00	\$8.00	\$12.00	\$20.00
	(Free until age 27. Upon turning 27, your account will be changed to a Charter Account.)	Overdrafts not permitted. Items presented for payment that cause the account to be overdrawn will be returned unpaid and there will not be a fee charged for the return.	Charge waived if: • at least two (2) bill payments ¹ are made during the statement cycle using Fairfield County Bank Online Banking and Bill Pay OR • at least eight (8) point of sale (POS) ² transactions are made during the statement cycle using your Fairfield County Bank Visa [®] Debit Card	Charge waived if: • average daily balance* is \$1,250 or more during the statement cycle OR • a total of \$750 or more direct deposits are made during the statement cycle OR • average daily balance* in all linked deposit accounts is not less than \$10,000 ³	Charge waived if: • average daily balance* is \$25,000 or more during the statement cycle OR • average daily balance* in all linked deposit accounts is not less than \$50,000 ³
Minimum to Open Account	\$5.00	\$25.00	\$100.00	\$500.00	\$25,000.00
Paper Statement (per statement cycle)	Free	\$2.00	\$4.00 (Avoid fee by enrolling in eStatements)	Free	Free
eStatements (per statement cycle)	Free				
Out-of-Network ATM Surcharges⁴ (per statement cycle)	Four Rebates⁵	No Rebates	No Rebates	Four Rebates⁵	Unlimited Rebates⁵
Visa[®] Debit Card					
Reissue Fee	\$10.00				
Special Handling	\$50.00				
International Special Handling	\$75.00				
Savings Solutions	Savings Account	Money Market Account		Health Savings Account	
Maintenance Fee	\$5.00 (monthly)	\$10.00 (monthly)		\$15.00 (annual)	
	Charge waived if average daily balance* is \$500 or more during the statement cycle, or if the depositor ³ is under the age of 27 or over the age of 50.	Charge waived if average daily balance* is \$2,500 or more during the statement cycle.		No minimum balance required.	
eStatements	Free				
Paper Statements	Free				
Digital Solutions					
Online Banking	Free				
Mobile Banking⁶	Free				
Online Bill Pay	Free (the following may apply)				
Bill Pay Same Day Payment Fee	\$14.95				
Bill Pay Overnight Check Fee	\$19.95				
Stop Payment Fee	\$37.00				



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Overdraft Charges	
Insufficient Funds - Paid or Returned ⁷	\$37.00
Uncollected Funds - Paid or Returned ⁷	\$37.00
Daily Negative Balance Fee	\$10.00 (each day the balance of account is negative for up to 5 days)
Wire Transfers	
Incoming Domestic Wire Fee	\$15.00
Outgoing Domestic Wire Fee	\$25.00
Incoming International Wire Fee	\$25.00
Outgoing International Wire Fee	\$50.00
Returned Wire Fee	\$50.00 (per incoming wire, unable to be posted by the Bank)
Wire Transfer Tracer/ Confirmation	\$25.00
Miscellaneous Charges	
Account Closed Fee (within 182 days of the opening date)	\$20.00 (Not applicable to Basic Checking)
Bank Service of Process Fees (Levies, Garnishments, Tax Warrants, etc.)	\$85.00
Check Printing & Delivery Charges	Varies (Based on quantity and check style)
Collection of Foreign and Domestic Checks and Drafts (per collection)	Varies (Foreign Currency Checks and Drafts - The fee will be equal to the greater of: \$25.00 or 1.50% of the collection amount) (U.S. Currency - The fee will equal \$25.00)
Copies of deposited items, paid items, withdrawals, statements, checks presented, or deposit tickets (per item)	\$ 5.00 (Additional research fee may apply)
Counting Loose Coin	Free for Clients (10% of the total amount counted for non-customers)
Dormancy Fee (per month)	\$ 8.00 (Charge applies when account has had no activity during the previous 12 months and the average daily balance* of the account is less than \$5,000 during the monthly cycle. Not applicable to Basic Checking.)
Foreign Currency Purchases & Returns	Varies (Based on amount and exchange rates)
Interim Statements	\$10.00
IRA Account Transfer Fee	\$25.00
Medallion Guarantee (for clients only)	\$25.00
Notary Fee	\$ 5.00
Official Bank Check	\$10.00
Overnight Mail Fee	\$35.00
Research Fee (per hour or any portion of an hour)	\$25.00
Returned Deposit Item Charge	\$25.00
Returned Mail Fee (per item)	\$10.00 (Returned statements, debit cards, and other official documents)
Safe Deposit Box Drilling (plus technician fee)	\$50.00
Safe Deposit Box Late Charge (per month)	\$ 5.00
Safe Deposit Lost Key (per key)	\$25.00
Signature Validation (for clients only)	\$25.00
Stop Payment Fee	\$37.00
Temporary Check (per check)	\$ 2.00
Verification of Deposit Form	\$15.00

* The average daily balance is calculated by adding the funds on deposit in the account each day of the statement or monthly cycle and dividing that figure by the number of days in the statement cycle.

¹ Payment must settle or debit the account during the statement cycle.

² Transactions may be either PIN or signature authorized and must debit the account during the statement cycle. Transactions conducted at ATMs do not count as POS transactions and are ineligible toward the monthly fee waiver requirements.

³ Based on tax reporting owner.

⁴ When you use an ATM not owned or operated by Fairfield County Bank, you may be charged a fee by the ATM operator, and you may be charged a fee for a balance inquiry even if you do not complete the funds transfer.

⁵ ATM surcharges for use of ATMs not owned or operated by Fairfield County Bank are rebated at the end of the month for transactions in the United States. International terminal surcharges may apply.

⁶ Mobile Banking is offered as a free service for smartphone and tablet users; however, wireless provider charges may apply while utilizing this service.

⁷ Applies to Checks, ACH, Recurring POS, Pre-authorized transfers, Bill Pay, Account to Account transfer transactions, and certain bank fees and miscellaneous charges that may cause the account balance to go negative. ACH or check payments may be presented for payment more than one time if the first attempt to collect the ACH or check is returned unpaid. You may be assessed a fee each time the ACH or check is presented to the Bank to be paid. We limit the number of insufficient and uncollected funds charges you may be charged to 3 each per day. You will only be charged a fee when the item presented for payment exceeds \$25.00 or the negative balance after the items have been paid exceeds \$25.00. Overdraft charges do not apply to Basic Checking.