

CUMBERLAND FEDERAL BANK, FSB
Pricing Schedule for Deposit Accounts
Effective April 10, 2018

Fees for the following may be assessed in addition to the fees disclosed in the Disclosures and Customer Agreements. These fees apply to all Deposit Accounts.

The following fees may be assessed against your account:

Account Activity Printout	\$2.00 Printout of Account Activity in Middle of Cycle
Account Balancing Assistance	\$25.00 per hour Assistance with Account Balancing
Account Research	\$25.00 per hour Assistance with Account Research
Debit Card Replacement	\$5.00 Replacement of Debit Card
ATM/Debit Card Overnight Fee	Cost passed through from vender Cost Varies depending on delivery method
Cashier's Check	Daily 1 check free, \$4.00 for each additional check
Check Copies	\$3.00 each (Check copies are available at no charge using online banking for up to 60 days from posting date)
Check Free RXP Bill Pay (Consumer)	First 3 months free. After 3 months, free with 1 bill pay transaction per month or \$4.80 per month if inactive. Pop Money Next Day \$3.00 Pop Money Stop Payment \$25.00 Overnight Check Bill Payment \$14.95 Same Day Electronic Bill Payment \$9.95
Check Printing Fee	Prices Vary Deluxe Checks and Accessories
Court Order/IRS Research	\$22.00 per hour Research Fee or as directed per the request
Court Order/IRS Research Items	\$0.25 per document copy or as directed per the request

Deposited Items (other items) Returned	\$5.00 per item Items Deposited Returned Unpaid
Garnishment	\$25.00 or directed by state law
Minimum Balance Fees	<p>Interest Checking Account Maintain an Average Daily Balance of \$500.00 or more and there is no monthly maintenance fee or per item withdrawal charge. Otherwise, \$5.00 monthly maintenance fee plus \$0.15 charge per withdrawal.</p> <p>Non-Interest Checking Account Maintain a Minimum Daily Balance of \$200.00 or more and there is no monthly maintenance fee or per item withdrawal charge. Otherwise, \$5.00 monthly maintenance fee plus \$0.15 charge per withdrawal.</p>
<p>Non-Sufficient Funds (NSF) (Includes checks, in-person withdrawals, or other electronic means) Includes: Overdraft Fee-Assessed when an item is paid Returned Item Fee-Assessed when an item is returned</p>	\$25.00 per item, maximum of 4 Overdraft and /or Returned Item Fees per day
Safe Deposit Box Rental	<p>3 x 5 - \$20.00 3 x 10 - \$35.00 5 X 10 - \$50.00 10 x 10 - \$75.00 Drilling-Cost Key Replacement-\$10.00</p>
Special Statement Cutoff	\$10.00 Requested Statement Cycle Cutoff
Stop Payment Charge (Includes all items)	\$25.00 per item
Wire Transfers (Domestic & International)	<p>\$10.00 Incoming Domestic & International \$25.00 Outgoing Domestic \$35.00 Outgoing International</p>