

## Schedule of Fees

### Blue Sky Checking

Average daily minimum balance	None
Monthly service charge	No charge

### Northeast EXPRESS Checking

Average daily minimum balance	None
Monthly service charge	No charge

### Northeast EXPRESS plus Checking<sup>1</sup>

Average daily balance \$500	No charge
Monthly service charge	\$7.00
assessed if average daily balance falls below \$500	

### Northeast EXPRESS Gold Checking<sup>1</sup>

Average daily balance \$2,500	No charge
Monthly service charge	\$7.00
assessed if average daily balance falls below \$2,500	

### REWARDS 50 Checking<sup>1</sup>

Average daily balance \$100	No charge
Monthly service charge	\$7.00
assessed if average daily balance falls below \$100	

### Commercial Checking

Monthly service charge	\$10.00
Per item paid	\$.15
Per item deposited	\$.10
Electronic debit posted per item	\$.07

An earnings credit is computed on the average daily collected balance less 10% equity reserve, and applied against monthly service charges. The earnings credit rate is subject to change without notice.

### Business NOW / Municipal NOW Checking<sup>1</sup>

Minimum daily balance \$100	
Monthly service charge	\$10.00
assessed if daily balance falls below \$100 any day of the month	
Per item paid	\$.15
Per item deposited	\$.10
Electronic debit posted (per item)	\$.07

### Business EXPRESS Checking

Monthly service charge	No charge
300 items allowed (combined debits and credits)	
\$.30 per transaction above 300 items	

### Business Money Market Account<sup>1</sup>

Monthly service charge	\$10.00
assessed if average daily balance falls below \$2,500	
Per item deposited (in excess of 20 per statement)	\$.25
Per check charge for checks paid in excess of 3 during any monthly statement period	\$10.00

### Money Market Account<sup>1\*</sup>

Average daily balance \$2,500	No charge
Monthly service charge	\$7.00
assessed if average daily balance falls below \$2,500	

### Statement Savings Account<sup>1\*</sup>

Daily minimum balance \$100	No charge
Monthly service charge	\$1.00
assessed if average daily balance falls below \$100 any day of the month	

**Youth Saver** is offered with no monthly service charge for customers under 18 years of age.

### Health Savings Account<sup>\*</sup>

Opening fee	\$5.00
Monthly service charge	\$2.00
assessed if daily minimum balance falls below \$100	

### Club Accounts<sup>1</sup>

Withdrawal prior to maturity	\$10.00
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\* Account also assessed a per transaction charge for checks paid, pre-authorized withdrawals or electronic transfers in excess of 6 during any monthly statement period \$10.00

## Other Service Charges & Fees

ACH Debit (external payment)	\$3.00
Amortization Schedule	\$10.00
ATM Transactions - Northeast Bank ATMs	FREE
ATM Transactions - Non Northeast Bank ATMs	\$2.00
ATM Transactions - POS (point of sale)	FREE
ATM Replacement Card	first replacement FREE any replacement thereafter \$10.00
ATM/Debit Card Overnight Replacement	\$75.00
Business Debit Card	first four cards FREE thereafter, each \$10.00
Canadian Currency Exchange Fee	Discount changes daily
Cashier's Check	\$5.00
Check Cashing Fee (Non-Customers)	\$10.00
Check Certification	\$15.00
Check / Transaction Copy	\$3.00
Check Payment via Telephone (ACH)	\$10.00
Check Printing	varies
Closed Accounts Within 90 Days	\$25.00
Collection Item	\$20.00 + additional fees
Counter Check	FREE
Coupon Collection	per item \$5.00
Deposited Items Returned (commercial accounts only)	\$10.00
FAX - incoming	per page \$1.00
outgoing (local)	per page \$2.00
outgoing (out of state)	per page \$4.00
Gift Checks (American Express®)	\$2.50

Inactive Checking (1 year with no activity, per month)	\$2.00
Inactive Savings (2 years with no activity, per month)	\$1.00
Instant Statement	\$5.00
Internet Banking (Personal)	FREE
Internet Banking (Business)	FREE
Internet Banking - Personal Bill Pay	FREE
Internet Banking - Business Bill Pay	\$9.95 per month, first 90 days FREE
Legal Processing	\$100.00
Loan Payment Returned Fee (Mortgage - first lien)	\$27.00
Money Order	\$4.00
Money Order Reissue	\$5.00
Night Deposit Bag - Non Refundable	Locked Bag \$20.00
Notary (customer)	FREE
Notary (non-customer)	\$15.00
Overdraft Fee - Item Paid <sup>2</sup>	per item \$27.00
Overdraft Fee - Item Returned <sup>2</sup>	per item \$27.00
Overdraft Charge (Commercial Accounts Only)	\$27.00
Assessed every 5 days of recurring overdraft	
Photocopies	per item \$.25
Replace Lost Passbook	\$10.00
Research (\$25.00 minimum + copies)	per hour \$25.00
Returned Statement Charge	\$10.00
Safe Deposit Boxes <sup>3</sup>	Varies
Safe Deposit Box Drilling	Cost + \$100.00
Safe Deposit Box Key Replacement	\$15.00
Savings Overdraft	per transfer \$2.00
Signature Guarantee	\$5.00
Statement Copies	per page \$2.00
Stop Payment	\$27.00
Stop Payment - Bank Check (Indemnification Bond Required)	\$27.00
Stop Payment - Money Order	\$27.00
Telephone Transfers (branch assisted)	\$3.00
Transfer of Custodian Fee (IRA, Education and Health Savings)	\$25.00
Traveler's Checks	1% of sale (for two) 1.5% of sale
Uncollected Funds Charge - Item Paid <sup>2</sup>	\$27.00
Uncollected Funds Charge - Item Return <sup>2</sup>	\$27.00
Wire Transfer - Customer Only	Incoming \$15.00 Outgoing \$25.00 Foreign \$60.00
Incoming Wire Notification	\$5.00
Zipper Bags	\$6.00

<sup>1</sup> Interest Bearing Account, refer to Deposit Account Contract and Current Rate Sheet for more information. <sup>2</sup> The fee applies to overdrafts created by check, in-person withdrawal, savings withdrawal, ATM withdrawal, or other electronic means, as applicable.

<sup>3</sup> Safe Deposit Box contents are not insured by any government agency.