

Disclosure & Fee Schedule

Personal Deposit Accounts



This disclosure describes features of Fidelity Bank's personal deposit accounts, including service charges. For a complete disclosure of all terms and conditions pertaining to deposit accounts, please refer to the Fidelity Bank Deposit Account Agreement, which is provided to you when you open an account and upon request at any time.

CHECKING & SAVINGS ACCOUNTS

All interest-bearing checking and savings accounts are variable rate accounts. At our discretion we may change the interest rate and annual percentage yield on your account at any time. You can obtain current rate and yield information by contacting your local branch.

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the "collected" balance in the account each day. Interest is compounded daily and will be credited to your account on a monthly basis. If you close your account before interest is credited, you will not receive the accrued interest.

■ Basic

A checking account with a bundle of convenient features that will help you manage your finances. Monthly service charges can be waived when one or more of the qualifiers are met.

Fee Schedule

Minimum deposit to open.....	\$25.00
Monthly service charge.....	\$5.00
Paper statement charge.....	\$3.00

Waive service charge with one of the following qualifiers:

- Deposits of \$500 or more per posted statement cycle through one of the following methods:
- ACH network, Real Time Payment or FedNow network, P2P payments such as Zelle, Venmo or CashApp;¹ or
- 10 or more Visa® Debit Card transactions posted per statement cycle;² or
- Maintain a minimum daily ledger balance of \$500 per statement cycle; or
- Maintain a combined average daily ledger balance of \$10,000 in this and other related consumer demand deposit accounts per statement cycle³

Waive paper statement charge with one of the following qualifiers:

- Enroll in Online Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in Basic account per statement cycle

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ Preferred

Discover the money-saving benefits of our Preferred account powered by BaZing. Enjoy exclusive access to account perks including discounts on shopping, travel and dining, plus benefits like cell phone protection, identity theft protection, roadside assistance, and more!

Fee Schedule

Minimum deposit to open.....	\$25.00
Monthly service charge.....	\$7.00
Paper statement charge.....	\$3.00

Waive paper statement charge with one of the following qualifiers:

- Enroll in Online Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in Preferred account per statement cycle

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ Elite

A prestigious bundled checking account that includes all the features and benefits of the Preferred account plus extra perks! This account offers premium banking benefits including free ATM usage nationwide and allows you to earn money with a competitive interest rate.

Fee Schedule

Minimum deposit to open.....	\$100.00
Monthly service charge.....	\$12.00

Waive service charge with one of the following qualifiers:

- Maintain a combined average daily balance of \$30,000 in all related deposit accounts per statement cycle;³ or
- Maintain an outstanding personal loan balance of \$50,000 or more

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ Student

A student checking account that makes it easy to manage your money. Designed for customers ages 13-23, this account powered by BaZing has all the features you want and need without the fees.

Fee Schedule

Minimum deposit to open.....	\$25.00
Monthly service charge.....	\$0.00
Paper statement charge.....	\$3.00
First three foreign ATM withdrawals.....	No charge
Additional foreign withdrawals in excess of three.....	\$3.00

Waive paper statement charge with the following qualifier:

- Enroll in Online Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in Student Checking account per statement cycle

Account holders ages 13-17 may use Student Savings account as overdraft protection, however a \$10 transfer fee applies. No overdraft fee will be assessed.

Account holders ages 18+ may use Student Savings account as overdraft protection, however a \$10 transfer fee applies. Other Overdraft Protection Services are available and may require opt-in. Overdraft fees do apply. At age 24, or soon thereafter, this account will convert to a Basic account.

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".



■ **Student Plus**

This account, designed for ages 13-23, includes all the features and benefits of the Student account plus extra perks! Enjoy exclusive access to account perks including discounts on shopping, travel and dining, plus benefits like cell phone protection, identity theft protection, roadside assistance, and more!

Fee Schedule

Minimum deposit to open.....	\$25.00
Monthly service charge.....	\$3.00
Paper statement charge.....	\$3.00
First three foreign ATM withdrawals.....	No charge
Additional foreign withdrawals in excess of three.....	\$3.00

Waive paper statement charge with the following qualifier:

- Enroll in Online Statements
- Maintain a minimum daily ledger balance of \$1,000 in Student Plus account per statement cycle

Account holders ages 13-17 may use Student Savings account as overdraft protection, however a \$10 transfer fee applies. No overdraft fee will be assessed.

Account holders ages 18+ may use Student Savings account as overdraft protection, however a \$10 transfer fee applies. Other Overdraft Protection Services are available and may require opt-in. Overdraft fees do apply. At age 24, or soon thereafter, this account will convert to a Preferred account.

For other services and fees that may apply to your account, see the section titled "Other Services and Fees."

■ **At Work**

An account offered exclusively to employees of a business participating in our At Work program. This account powered by BaZing includes perks including a health savings card, free ATM usage nationwide, and more!

Fee Schedule

Minimum deposit to open.....	\$25.00
Monthly service charge ⁴	\$3.00
Paper statement charge.....	\$3.00

Waive service charge with the following qualifier:

- Deposits of \$500 or more per posted statement cycle through one of the following methods: ACH network, Real Time Payment or FedNow network, P2P payments such as Zelle, Venmo or CashApp;² or
- Maintain a minimum daily ledger balance of \$500 per statement cycle. or
- 10 or more Visa® Debit Card transactions posted per statement cycle;² or

Waive paper statement charge with the following qualifier:

- Enroll in Online Statements
- Maintain a minimum daily ledger balance of \$1,000 in At Work account per statement cycle

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ **At Work Plus**

An exclusive account offered to employees of a participating business that features the same benefits of the At Work account plus extra perks! Enjoy exclusive access to account perks including discounts on shopping, travel and dining, plus benefits like cell phone protection, identity theft protection, roadside assistance, and more!

Fee Schedule

Minimum deposit to open.....	\$25.00
Monthly service charge ⁴	\$5.00
Paper statement charge.....	\$3.00

Waive paper statement charge with the following qualifier:

- Enroll in Online Statements
- Maintain a minimum daily ledger balance of \$1,000 in At Work Plus account per statement cycle

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ **Personal Savings⁵**

Earn competitive interest, compounded daily, with a Personal Savings account.

Fee Schedule

Minimum deposit to open.....	\$25.00
Monthly service charge.....	\$4.00
First two withdrawals per month.....	No charge
Additional withdrawal fee (per withdrawal).....	\$2.00

Waive service charge with one of the following qualifiers:

- Maintain a minimum daily ledger balance of \$300 per statement cycle; or
- Maintain an average daily collected balance of \$2,500 per statement cycle

Waive additional withdrawal fee with the following qualifier:

- Maintain an average daily collected balance of \$2,500 per statement cycle

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ **Young Savers⁵**

Start saving now with a no monthly fee savings account for customers under the age of 13.

Fee Schedule

Minimum deposit to open.....	\$25.00
Monthly service charge.....	\$0.00
First two withdrawals per month.....	No charge
Additional withdrawal fee (per withdrawal).....	\$2.00

Waive additional withdrawal fee with the following qualifier:

- Maintain an average daily collected balance of \$2,500 per statement cycle

At age 13, or soon thereafter, this account will convert to a Student Savings account.

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".



■ **Student Savings⁵**

Start saving now with a no monthly fee savings account for customers ages 13-23.

Fee Schedule

Minimum deposit to open.....	\$25.00
Monthly service charge.....	\$0.00
First two withdrawals per month.....	No charge
Additional withdrawal fee (per withdrawal).....	\$2.00

Waive additional withdrawal fee with the following qualifier:
• Maintain an average daily collected balance of \$2,500 per statement cycle

At age 24, or soon thereafter, this account will convert to a Personal Savings account.

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ **Money Market Savings**

Our Money Market Savings account is a tiered interest-bearing account. The higher your balance, the higher your interest rate. You can avoid the monthly fee by maintaining the required minimum balance.

Fee Schedule

Minimum deposit to open.....	\$1,000.00
Monthly service charge.....	\$5.00
Per debit fees	
• Check or paper draft (per item).....	\$0.40
• Electronic transfer/withdrawal (per item).....	\$0.30
Excessive activity fee (per item) ⁶	\$12.00

Waive monthly service charge and per debit fees with the following qualifier:
• Maintain a minimum average daily collected balance of \$1,000 per statement cycle

Interest rate tiers are:

• Tier 1.....	\$0-\$999
• Tier 2.....	\$1,000-9,999
• Tier 3.....	\$10,000-24,999
• Tier 4.....	\$25,000-49,999
• Tier 5.....	\$50,000-99,999
• Tier 6.....	\$100,000 and up

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

■ **Personal Money Market Investment**

Our Personal Money Market Investment account is a tiered interest-bearing account with higher minimum requirements and higher interest rates.

Fee Schedule

Minimum deposit to open.....	\$25,000.00
Monthly service charge.....	\$15.00
Per debit fees	
• Check or paper draft.....	\$0.40
• Electronic withdrawal/transfer.....	\$0.35

Excessive activity fee (per item)⁶..... \$12.00

Waive monthly service charge and per debit fees with the following qualifier:

- Maintain an average daily collected balance of \$25,000 per statement cycle

Interest rate tiers are:

• Tier 1.....	\$0-\$24,999
• Tier 2.....	\$25,000-49,999
• Tier 3.....	\$50,000-99,999
• Tier 4.....	\$100,000-499,999
• Tier 5.....	\$500,000-999,999
• Tier 6.....	\$1,000,000 and up

For other services and fees that may apply to your account, see the section titled "Other Services and Fees".

¹ Direct deposits must be made by employer or an outside agency. Transfers made from another account or deposits made by ATM, online, mobile device, in the branch, or by mail are not eligible. Methods listed are not added together towards the \$500 requirement.

² Transactions must be posted to the account by the end of the statement cycle. ATM transactions are not eligible.

³ Related deposit consumer demand deposit accounts include personal savings, money market, IRA, and CD accounts that are linked and have the same social security number.

⁴ Eligible business owners receive At Work or At Work Plus with no monthly service charge. Business owners are individuals that have 25% or more ownership in a company with an active business relationship at Fidelity Bank.

⁵ Personal Savings, Student Savings, and Young Savers do not have check writing privileges.

⁶ Transaction Limitations - there is no limit on the number of withdrawals and deposits you may make at any Bank office or Fidelity Bank ATM. There is an excessive activity fee for more than six pre-authorized or telephone (including computer) transfers each monthly statement period to another of your own accounts or to third parties.

OTHER SERVICES AND FEES FOR PERSONAL DEPOSIT ACCOUNTS

Account transaction history..... \$5.00

ATM-Non-Fidelity Bank use

- Elite..... No charge
- At Work and At Work Plus..... No charge
- Student and Student Plus in excess of three withdrawals..... \$3.00
- All other accounts..... \$3.00 (ATM owners may impose additional fees)

Cashier's checks

- At Work and At Work Plus..... No charge
- All others..... \$5.00

Charge off deposit collection fee..... \$25.00

Check copies (per check)..... \$3.00



Collection items (plus actual expenses paid to others)	\$75.00
Counter checks (per check)	\$1.00
Deposit verification	\$10.00
Early closing fee (if within 6 months)	\$25.00
Fax fees	
• Local calling area (first page)	\$1.00
• Long distance within state (first page)	\$3.00
• Out of state (continental US-first page)	\$5.00
• Each additional page	\$1.00
• Foreign fax service	Not available
Government check cashing fee (per check)	
• Customers	No charge
• Non-customers	\$5.00
Interim statements (without checks)	\$5.00
Legal process handling (tax levies, garnishments, etc.)	\$100.00
Mobile Banking ^{7,8}	No charge
Money orders	
• At Work and At Work Plus	No charge
• All other customers	\$5.00
Notary fee (per signature)	\$3.00
Online Banking	No charge
• Bill Payment service ⁸	No charge
• Intrabank transfer	No charge
• External transfer to another financial institution	
- Standard	\$3.00
- Next day	\$5.00
• Returned payment due to customer error	\$15.00
• Proof of payment (less than 6 months for bill payment not in dispute)	\$10.00
• Proof of payment (more than 6 months for bill payment not in dispute)	\$15.00
• Funds retrieval letter to merchant due to customer error	\$15.00
• Research from offline files (per hour/1 hour min.)	\$15.00
Overdraft automated transfer from savings account ⁹	\$10.00
Overdraft automated transfer from checking account ⁹	\$10.00
Overdraft automated transfer from Checking Reserve/Plus ⁹	\$10.00
Overdraft fee	\$35.00
Photocopies (per copy)	\$1.00
Safe deposit box fees	
- 2 X 5	\$30.00
- 3 X 5	\$30.00
- 5 X 5	\$45.00
- 3 X 10	\$55.00
- 5 X 10	\$75.00
- 10 X 10	\$110.00
• Lost key charge	\$30.00
• Drilling fee	minimum \$150.00
Special assistance and research (\$30 minimum; includes legal research relating to subpoenas, summonses and other legal processes)	\$30/hour
• Copy fee per statement	\$5.00
• Copy fee for checks, deposit slips and other documents (per item or page)	\$3.00
• Other compliance expenses	Actual cost
Statement balancing (\$25 minimum)	\$25/hour

Stop payments (including automatic debits)	
• Per request or renewal	\$30.00
• Via online banking	\$25.00
Telephone transfer fee (via bank associate)	\$3.00
Wire transfers	
• Domestic incoming	\$15.00
• Domestic outgoing (online)	\$15.00
• Domestic outgoing (in branch)	\$20.00
• International incoming	\$15.00
• International outgoing	\$45.00
Visa® Debit Card daily transaction limits	
• Elite Accounts	
- ATM withdrawals	\$1,000.00
- PIN transactions	\$2,000.00
- Non-PIN transactions	\$7,500.00
• All other accounts	
- ATM withdrawals	\$500.00
- PIN transactions	\$2,000.00
- Non-PIN transactions	
• Student and Student Plus	\$1,500.00
• Basic and At Work	\$1,500.00
• Preferred and At Work Plus	\$5,000.00
Visa® Debit Card foreign transaction fee	1.0%
Visa® Debit Card replacement fee	\$3.00
Zelle (per transaction)	
• Send money	No charge
• Receive money	No charge

⁷ Data and text message charges may apply. Contact your carrier for more information.

⁸ Additional fees may apply to expedited bill payment; details online.

⁹ Automatic transfers are in increments of \$100.00.

A checking account becomes dormant if there is no customer-initiated activity for one year. A savings account becomes dormant if there is no customer-initiated activity for two years.

Fidelity Bank reserves the right to change the fees disclosed in this document at any time. Notice of any adverse changes will be given as required by law. In cases where special quotations are provided, these quotations supersede any fees disclosed in this document. The matters set forth in this document are effective as of October 16, 2024.