

COMMON FEATURES
Effective September 20, 2018

SCHEDULE OF FEES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

24-Hour Access Telephone	Free
Account Balancing Assistance	\$20.00/hour, \$10.00 minimum
Account Closed within 90 Days of Opening	\$5.00
Account Research	\$20.00/hour, \$10.00 minimum
Automated Loan Payment Convenience Fee	\$10.00
Bank Certification and Notary (customers only)	\$2.00/each
Bill Pay Options:	
<i>Consumer SimplePay:</i> 20 bills free per month, additional bills \$0.55 each. A \$5.00 monthly inactivity fee will be assessed after two consecutive months of inactivity.	
<i>Business SecurePay:</i> \$25.00 for 20 bills per month, additional bills \$0.55 each	
Cashier's Checks/Money Orders	\$5.00
Check Printing	Varies by Style
Christmas Club Account Closed Early	10% penalty of current balance; minimum of \$25.00
Coin Counting Fee (non-customers)	5%
Copy of Imaged Check	\$2.00/each
Credit Card Advance	Free
Deposited Checks (and other items) returned unpaid	\$3.00
Email Statement	Free
Expedited Debit Card Order	\$100.00
Expedited Debit Card PIN Order	\$100.00
External ACH Setup Fee	\$10.00
External ACH Modification Fee	\$5.00
Fax Service - Outgoing or Incoming	\$2.00/page
Foreign ATM transaction/inquiry fee	\$1.00 each
Additional fees may be charged at ATMs not owned and operated by HOMEBANK. Fees will be disclosed at the ATM before completing a transaction	
Foreign Checks sent for Collection (customers only)	\$35.00
Foreign Currency (Customers only)	
Ordering <\$5,000	\$35.00
Ordering >\$5,000	\$10.00 plus 3rd Party Fee
Redeeming	\$15.00
Garnishments, Levies, Executions	\$50.00
Gift Card Sale	\$5.00/each
Indemnity Bond	\$10.00
Instant Imaged Statement	\$5.00/each
Internet Banking Reactivation Fee	\$3.00
IRA Transfer Fee	\$10.00
Locking Night Deposit Bag	\$25.00/annually
Non-Customer Check Cashing Fee	2% of check amount; minimum of \$10.00
Overdraft Fees (maximum of \$153.00/day per account)	
Order of Items Clearing are: ATM/POS Visa Transactions, ACHs, and then by check number (lowest to highest)	
NSF Paid Item Fee	\$30.00
NSF Return Item Fee	\$30.00
AOD Paid Item Fee	\$30.00
Continuous Overdrawn Balance Fee	\$3.00/day
Applied after 3rd consecutive business day of negative account balance	

Photocopies	\$0.25/each
Replacement Debit Card	\$10.00
Safe Deposit Boxes	
See your local branch for size availability and pricing	
Replacement key for Safe Deposit Box	\$25.00
Drill Fee for 2 Lost Keys on Safe Deposit Box	based on current market price
Rent Annual Late Fee	\$10.00
Signature Guarantee (customers only)	Free
Stop Payment	\$20.00
Sweep Transfer Fee	\$10.00
Wire Transfers	
Outgoing Domestic	\$25.00
Incoming Domestic	\$10.00
International Outgoing/Incoming	\$50.00

The Bank reserves the right to change fees with 30 days written notice to the customer.

Overdraft Products:

Allowable Overdrafts:

To qualify:

- Account must be open for 30 days with no overdrafts or non-sufficient funds transactions
- \$500 in aggregated deposits
- Be a consumer account
- Account holder must not be in default on any loan obligation to HOMEBANK
- The account is not subject to any legal or administrative order or levy

Payment of overdrafts up to \$250.00 will normally be considered. Rather than automatically returning unpaid any insufficient funds items that you may have, we will consider, without obligation on our part, payment of your reasonable overdrafts. Consumers are expected to promptly return the account to a positive balance.

We will charge our normal non-sufficient funds or overdraft charge, as set forth in our fee schedules, for each item that would create an overdraft on your account. A continuous overdrawn balance fee of \$3.00 will apply after the 3rd consecutive business day with a negative account balance. We will not charge for ATM withdrawals or POS (Point of Sale) transactions or VISA check card debits unless you have granted us permission by opting in. Your opt-in choice may be revoked by you at any time. If you choose not to opt-in and your account is overdrawn more than two times in one month by ATM or POS transactions, we reserve the right to cancel your debit card.

Safeline Cash Reserve

This is a credit qualified service to qualify for this product, contact the Loan Department.

Advances in \$100.00 increments up to the approved credit limit. In the case \$100 is not available, it will take the remaining balance available in the cash reserve account.

The rate is to be determined at the time of application.

Payments are calculated at 10% of balance

A minimum payment of \$25.00 per month, with the payment automatically deducted from your checking account. Annual fee of \$ 15.00 will deducted from your checking account automatically. A transfer fee of \$7.50 per use will be deducted from your checking account automatically.

Automatic Transfer from Savings

Available for transfer from savings or checking accounts to checking accounts. Limit of 6 transfers per month for savings accounts. Unlimited transfers per month for checking accounts.

Transfers will be conducted in increments of \$100.00, if available. A \$5.00 Funds Transfer Fee will be charged for each transfer. If \$100.00 is not available, but account balance will cover overdraft amount, the needed funds will be transferred and a \$5.00 Funds Transfer Fee will be charged. If account balance will not cover overdraft amount, a partial transfer will be conducted with no Funds Transfer Fee.

\$5.00 transfer fee automatically deducted from checking account, associated with related account(s)

Eligible accounts include: consumer and sole-proprietorships