

Personal Schedule of Charges

Monthly Service Charge (may apply)	Fee
Essential Checking <i>reduce the monthly service charge by \$2.00 by enrolling in eStatements; OR reduce the monthly service charge by \$8.00 by keeping a \$200 daily minimum balance; OR avoid the monthly service charge entirely by keeping a \$200 daily minimum balance and enrolling in eStatements.</i>	\$10.00
Extra Checking	\$7.00
Extra+ Checking <i>avoid the monthly service charge if you maintain an average monthly balance of \$5,000; OR maintain an average combined Howard Bank deposit balance of \$10,000; OR maintain an average combined balance of \$15,000 deposit and personal credit accounts at Howard Bank.</i>	\$15.00
Health Savings Account	No Fee
Junior Savings	No Fee
Personal Savings <i>avoid the monthly service charge if you maintain a daily minimum balance of \$200.</i>	\$5.00
Personal Money Market <i>avoid the monthly service charge if you maintain a daily minimum balance of \$1,000.</i>	\$10.00
Excessive Transaction Fee <i>applicable to Savings and Money Market Accounts. Transactions in excess of six (6) per item - refer to your Truth in Savings for information regarding account transaction limitations.</i>	\$10.00

Additional Fees (may apply)	Fee
Account Reconciliation <i>(per hour - one hour minimum)</i>	\$25.00
ACH Notification of Change	\$2.00
ACH Return Debit/Credit	\$12.00
Attachment/Levies	\$150.00
Check Printing <i>(depends on style ordered)</i>	Varies
Copy of Canceled Check	\$5.00
Copy of Statement	\$10.00
Debit or ATM Card Replacement	\$10.00
Official Check	\$10.00
Same Day Online Bill Payments	\$19.95
Overnight Online Bill Payments	\$14.95
External (Account to Account) Transfers from Howard Bank	\$3.00
Returned Deposit Item	\$12.00
NSF Charge <i>per item (an insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. A maximum of five (5) item charges per day on consumer accounts)</i>	\$35.00
Uncollected Funds <i>per item (an insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means. A maximum of five (5) item charges per day on consumer accounts)</i>	\$35.00
Stop Payment	\$33.00

Wire Fees	Fee
Domestic - In	\$15.00
Domestic - Out	\$25.00
International - In	\$35.00
International - Out <i>(other fees may apply)</i>	\$50.00

Safe Deposit Box Rental Fees (per year)	Fee
2X5	\$20.00
3X5	\$40.00
4X5	\$32.00
5X5	\$50.00
3X10	\$60.00
5X10	\$90.00
6X10	\$90.00
9X10	\$140.00
10X10	\$140.00

Safe Deposit Box Fees (may apply)	Fee
Box Drilling	\$150.00
Late Charge Fee - 15 days <i>(% of amount due)</i>	5%
Lost Key	\$20.00

FREE Items and Services
Access to over 32,000 MoneyPass® and Howard Bank ATMs Nationwide
eStatements
External (Account to Account) Transfers to Howard Bank
Initial Visa® Debit Card with Instant Issue
Mobile Banking - Apps, Alerts, and Mobile Deposit*
Mobile Payments - Zelle®, Apple Pay®, Google Pay™, and Samsung Pay™
Online Banking with Bill Pay
Savings Transfer