

Consumer Schedule of Charges



Account Maintenance Fee (may apply)	Fee
Super Checking	No Fee
Relationship Checking <i>Waived if monthly minimum average balance in the checking account remains above \$2,500, or total average combined consumer deposits remain above \$5,000, or total average combined consumer deposits and/or credits remain above 10,000. Fee also waived if you are an owner on a business account or over the age of 50.</i>	\$20.00
Premium Checking <i>Waived if monthly minimum average balance in the checking account remains above \$10,000, or total average combined consumer deposits remain above \$15,000, or total average combined consumer deposits and credits remain above \$25,000.</i>	\$20.00
Health Savings Account	No Fee
Junior Savings	No Fee
Personal Savings <i>Waived if monthly minimum balance remains above \$200.</i>	\$5.00
Personal Money Market <i>Waived if monthly minimum balance remains above 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

FREE Items and Services

Access to over 25,000 MoneyPass® and Howard Bank ATMs Nationwide
Apple Pay™
Bill Pay
External (Account to Account) Transfers to Howard Bank
Initial Debit or ATM Card
Mobile Banking with Mobile Deposit*
Online Banking
Online Check Images
PopMoney®
Savings Transfer
Statements

Additional Fees (which 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>	Fee
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>Charge 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 Fee	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 Boxes	Fee
Drill Fee	\$150.00
Late Charge Fee - 15 days <i>(% of amount due)</i>	5%
Lost Key	\$20.00

Safe Deposit Rental (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

* Provider data fees may apply.