

Queenstown Bank

Service Fee Schedule

The following charges will apply to all accounts:

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| Certified Checks | \$ 15.00 |
| Official Checks | \$ 5.00 |
| Stop Payments | \$ 35.00 |
| Insufficient Funds/Overdraft Fee | \$ 35.00 Per Item * |

* Per item Overdraft and NSF Returned Item Fees may be imposed for overdrafts created by, or NSF returns resulting from checks, drafts, withdrawals made in person, via ACH debits or by other electronic means, as applicable.

When we pay overdraft items for you, you will be charged our overdraft/NSF (insufficient funds check) fee of \$35 for each item that is presented, and every time presented. However, if the amount of the overdraft is a diminimis amount (10% of our current overdraft/NSF fee), you will not be charged.

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| Deposit/Return Item Fee | \$ 15.00 |
| Excessive Withdrawal/Transfer Fee | \$ 5.00 Per Occurrence |

(Transactions Greater than 10 from Savings, Greater than 6 from Money Market or Greater than 3 from

Premier Money Market per Calendar Month)

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|-------------------------|------------------------------------|
| Levies & Attachments | \$ 150.00 |
| Special Statements | \$ 5.00 |
| Research - Customer | \$ 20.00 Per Hour (1 Hour Minimum) |
| Research - Non-Customer | \$ 30.00 Per Hour (1 Hour Minimum) |

(For Non-Current Customers, a \$30.00 deposit is required for all research prior to the start of the job.)

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| Domestic Wire Transfers | \$ 25.00 |
| International Wire Transfers | \$ 75.00 |
| Foreign Check Collection | \$ 10.00 Plus Correspondent Fees |
| Dormant Account Fee | \$ 10.00 annually* if balance is = or < \$50.00 |
| | \$ 20.00 annually* if balance is >\$50.00 |

*Fee is based on the balance in the account when assessed.

Annual fee is prorated monthly or quarterly based on account type.

ATM Fees:

Charges shown below occur only if the transaction is completed at an ATM other than a Queenstown Bank machine:

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| Each Withdrawal | \$ 1.00 |
| Each Balance Inquiry | \$ 0.50 |
| (Non-Queenstown Bank Customer Using Our ATM) | \$ 3.00 |

NOTE - Queenstown Bank is a participating member of the MONEY PASS network and the above fees will not be charged if you use an authorized MONEY PASS ATM.

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| Replacement of an ATM/Debit Card | \$ 6.00 |
| Rush Order for ATM/Debit Card | \$ 75.00 |