COLONIAL FEDERAL SAVINGS BANK

Our Products, Services & Prices – Fee Schedule Effective October 1, 2013

MONEY MARKET ACCOUNTS:

Money Market Investment Account

- Minimum balance ..... $ 2,500.00
- Maintenance service charge if balance falls below minimum ..... $ 5.00

Tiered Money Market Account

- Minimum balance ..... $ 5,000.00
- Maintenance service charge if balance falls below minimum ..... $ 5.00

High Yield Reserve Account

- Minimum balance $25,000.00
- Maintenance service charge if balance falls below minimum ..... $ 20.00

Service charge per clearing check in excess of 6 per month *(each)*..... $ 10.00

NOW ACCOUNTS:

Regular NOW Account – Minimum balance ..... $ 250.00

With Direct Deposit – Minimum balance ..... $ 100.00

Maintenance service charge if account balance falls below minimum balance ..... $ 5.00

Checks in excess of 18 per statement cycle *(each)*..... $ .25

FREE CHECKING ACCOUNT:

Minimum opening deposit *(No minimum after opening)*..... $ 25.00

OTHER ACCOUNT FEES:

Insufficient Funds Charge - Paid..... $ 30.00

Insufficient Funds Charge - Returned..... $ 30.00

Uncollected Funds ..... $ 30.00

Stop Payment . ..... $ 25.00

Counter Check *(each)*..... $ .25

Check Order ..... See print schedule

Overdraft Protection *(Deposit A/C to Deposit A/C)*..... $ 10.00

Balance Inquiry ..... $ 1.00

PASSBOOK OR STATEMENT SAVINGS ACCOUNT:

Maintenance service charge if Passbook Account balance falls below $200.00 ..... $ 1.00

Maintenance service charge if Statement Account balance falls below $200.00 ..... $ 5.00

Maintenance service charge if Savings Builder Statement Savings Account balance falls below $50.00 ..... $ 5.00

Maintenance service charge waived for individuals 18 years of age or younger

BANK CHECKS:

Withdrawal from Savings Accounts for $500 or less *(Two per month)*..... FREE

Withdrawal from Savings Accounts over $500..... FREE

- Customer purchase *(In excess of above and non-withdrawal)* ..... $ 2.50
- Stop Payment on Bank Checks *(Lost, stolen or destroyed checks only)*..... $ 25.00

Money Order Fee *(Customer Only - each)*..... $ 2.00

Fee for Senior Citizen (each)..... $ 1.50

Stop Payment on Money Orders ..... $ 25.00

ATM/VISA Check Card:

- Customer transactions at a Colonial Federal ATM ..... FREE
- ATM Withdrawal service charge *(non-Colonial ATMs)*..... $ .75
- VISA Check Card purchases ..... FREE
- VISA ISA Fee *(VISA foreign transaction fee)*..... 3% of transaction
- Cirrus ICA & CCA Fees *(Mastercard's Cross Border & Currency Conversion Assessments)*..... 1% of transaction
- Replacement ATM/VISA Check Card ..... $ 10.00
- Expedited Card Order Fee..... See Customer Service
- International Delivery ..... See Customer Service

ONLINE BANKING: www.ColonialFed.com

- Online & Mobile Banking *(View & Transfer Funds)*..... FREE
- Bill Payment ..... FREE
  - Stop Payment on bill pay *(paper check only)*..... $ 25.00
- *Quicken* Direct - Monthly Service Charge..... $ 2.95
- Money HQ Monthly Service Charge..... $ 4.95

FOREIGN CHECK PROCESSING:

Foreign Deposit Handling Fee ..... $ 13.00

Per Item in Deposit Fees: (Canadian Checks)..... $ 5.00

(France, Germany, Japan & UK) ..... $ 20.00

(All other countries)..... See Customer Service

OTHER FEES:

Outgoing Wire Transfer - Inside U.S.A. ..... $ 20.00

Outgoing Wire Transfer - International ..... See Customer Service

Incoming Wire Transfer ..... $ 12.50

Deposit Items returned unpaid ..... $ 10.00

Dormant account – *(Account inactive for three years)* ..... $ 20.00

Retirement Plan ..... $ 10.00

Lost passbook ..... $ 10.00

Transaction Account closed within three months of opening ..... $ 10.00

Research & Account reconciliation *(Per Hour)*..... $ 25.00

Garnishments/Executions/Tax Levy *(each)*..... $ 20.00

Lost Safe Deposit Box Key ..... $ 20.00

Safe Deposit Box Drilling ..... $ 150.00

Notary *(per item)* ..... $ 1.00

COPY FEES:

- Bank Statements – *NOW, Form 1099, Mortgage etc.* ..... $ 5.00
- NOW Check – *Customer must have date of withdrawal* ..... $ 5.00
- Bank Check – *Customer must have check number* ..... $ 5.00
- Money Order – *Customer must have check number*..... $ 5.00
- Per item use of copy machine *(Customers Only)*..... $ 1.00