

COLONIAL FEDERAL SAVINGS BANK

Our Products, Services & Prices - Fee Schedule - Current as of April 15, 2020

MONEY MARKET ACCOUNTS:

<i>Money Market Investment Account</i>	
- Minimum balance	\$ 2,500.00
- Maintenance service charge if balance falls below minimum	\$ 5.00
<i>Tiered Money Market Account</i>	
- Minimum balance	\$ 5,000.00
- Maintenance service charge if balance falls below minimum	\$ 5.00
<i>High Yield Reserve Account</i>	
- 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:

<i>Regular NOW Account</i> – Minimum balance	\$ 250.00
<i>With Direct Deposit</i> – Minimum balance.....	\$ 100.00

Maintenance service charge if account balance falls below minimum balance	\$ 5.00
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Checks in excess of 18 per statement cycle (each).....	\$.25
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FREE CHECKING ACCOUNT:

Minimum opening deposit	\$ 25.00
<i>(\$1 minimum after opening)</i>	

STUDENT CHECKING ACCOUNT:

Minimum opening deposit	\$ 25.00
<i>(\$1 minimum after opening)</i>	
Paper Statement (monthly).....	\$ 5.00
E-statement (monthly)	FREE
ATM withdrawal service charge <i>(non-Colonial ATMs)</i>	FREE
Rebate of foreign ATM surcharges up to \$12 per month	

OTHER ACCOUNT FEES:

Insufficient Funds - Paid	\$ 30.00
Insufficient Funds - Returned.....	\$ 30.00
Uncollected Funds	\$ 30.00
Stop Payment	\$ 25.00
Counter Check (each).....	\$.50
Check Order	See print schedule

Overdraft Protection <i>(Deposit A/C to Deposit A/C)</i>	\$ 10.00
Balance Inquiry	\$ 1.00

PASSBOOK OR STATEMENT SAVINGS ACCOUNT:

<i>Passbook Savings Account</i>	
- Maintenance Service Charge if balance falls below \$200.00	\$ 1.00

<i>Statement Savings Account</i>	
- Maintenance Service Charge if balance falls below \$200.00	\$ 5.00

<i>Savings Builder Statement Savings Account</i>	
- Maintenance Service Charge if balance falls below \$50.00	\$ 5.00

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

SERVICES PROVIDED TO OUR CUSTOMERS:

Bank Checks:

Withdrawals from Savings accounts for \$500 or less <i>(Two per month)</i>	FREE
Withdrawals from Savings accounts over \$500	FREE
Customer purchase <i>(In excess of above and non-withdrawal)</i>	\$ 2.50
Stop Payments on Bank Checks <i>(Lost, stolen or destroyed checks only)</i>	\$ 25.00

Money Orders:

Customer purchase (each).....	\$ 2.00
Senior citizen purchase (each).....	\$ 1.50
Stop Payment on Money Order	\$ 25.00

ATM/Debit MasterCard:

Transactions at a Colonial Federal ATM	FREE
ATM withdrawal service charge <i>(waived on Student Checking)</i> <i>(non-Colonial ATMs)</i>	\$.75
MasterCard debit purchases.....	FREE

International Transaction Fee <i>(each transaction processed outside the USA)</i>	3% of transaction
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Other Card Fees:

- Replacement ATM/Debit MasterCard.....	\$ 10.00
- Expedited Card Order	See Customer Service
- International delivery	See Customer Service

Wire Transfers:

Outgoing Wire Transfer	
- Inside U.S.A.	\$ 20.00
- International	See Customer Service
Incoming Wire Transfer	\$ 12.50

Online & Mobile Banking: www.ColonialFed.com

Online & Mobile Banking <i>(View & Transfer Funds)</i>	FREE
Bill Payment	FREE
Stop Payment on bill pay <i>(paper checks only)</i>	\$ 25.00

Foreign Check Processing:

Foreign Deposit Handling Fee.....	\$ 13.00
Per Item in Deposit Fees:	
<i>(Canadian Checks)</i>	\$ 5.00
<i>(France, Germany, Japan & UK)</i>	\$ 20.00
<i>(All other countries)</i>	See Customer Service

Other Fees:

Deposit Items returned unpaid	\$ 10.00
Dormant account <i>(Account inactive for three years)</i>	\$ 20.00
Retirement Plan	\$ 10.00
Lost passbook	\$ 10.00
Transaction Account closed within three months of opening	\$ 10.00
Research & Account reconciliation <i>(Per Hour)</i>	\$ 25.00
Garnishments/Executions/Tax Levy <i>(each)</i>	\$ 20.00
Lost Safe Deposit Box Key	\$ 20.00
Safe Deposit Box Drilling	\$ 150.00
Security Deposit for Night Depository bag.....	\$ 25.00
<i>(Refunded upon return of bag & key)</i>	
Lost Night Depository key.....	\$ 5.00
Notary <i>(per item)</i>	\$ 1.00

Copy Fees:

Bank Statements, Form 1099, mortgage etc.....	\$ 5.00
NOW Check <i>(Withdrawal date required)</i>	\$ 5.00
Bank Check <i>(Check number required)</i>	\$ 5.00
Money Order <i>(Check number required)</i>	\$ 5.00
Per item use of copy machine	\$ 1.00