

COLONIAL FEDERAL SAVINGS BANK

Our Products, Services & Prices – Fee Schedule – Current as of November 1, 2025

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 (<i>each</i>).....	\$ 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
Checks in excess of 18 per statement cycle (<i>each</i>).....	\$.25

FREE CHECKING ACCOUNT:

Minimum opening deposit	\$ 25.00
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STUDENT CHECKING ACCOUNT:

Minimum opening deposit	\$ 25.00
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 Charge	\$ 35.00
*per item paid or returned	
Stop Payment	\$ 25.00
Counter Check (<i>each</i>).....	\$.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:

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

BANK CHECKS:

Withdrawal from Savings Accounts for \$500 or less (<i>Two per month</i>).....	FREE
Withdrawal from Savings Accounts over \$500.....	FREE
• Customer purchase (<i>In excess of above and non-withdrawal</i>)	\$ 2.50
• Stop Payment on Bank Checks (<i>Lost, stolen or destroyed checks only</i>).....	\$ 25.00
Money Order Fee (<i>Customer Only - each</i>).....	\$ 2.00
<i>Fee for Senior Citizen (each)</i>	\$ 1.50
Stop Payment on Money Orders	\$ 25.00

ATM/ Debit MasterCard:

• Customer transactions at a Colonial Federal ATM	FREE
• ATM Withdrawal service charge (<i>non-Colonial ATMs</i>).....	\$.75
• MasterCard debit purchases	FREE
• International Transaction Fee (<i>each transaction processed outside the USA</i>)	3% of transaction
• Replacement ATM/Debit MasterCard.....	\$ 10.00
• Expedited Card Order Fee.....	See Customer Service
• International Delivery	See Customer Service

ONLINE BANKING: www.ColonialFed.com

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

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	\$ 30.00
Incoming Wire Transfer	\$ 12.50
Deposit Items returned unpaid (<i>consumer</i>)	\$ 7.11
Deposit Items returned unpaid (<i>business</i>)	\$ 10.00
Dormant account – (<i>Account inactive for three years</i>)	\$ 20.00
Retirement Plan (<i>Annual fee</i>)	\$ 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	\$ 200.00
Security Deposit for Night Depository bag (Refunded upon return of bag & key)	\$ 25.00
Lost Night Depository key	\$ 5.00
Notary (<i>per item</i>)	\$ 1.00

COPY FEES:

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

Notify us if you are 65 years of age or older or 18 years of age or younger. You may be eligible for a waiver or reduction of certain account fees or charges.