

COLONIAL FEDERAL SAVINGS BANK

Our Products, Services & Prices – Fee Schedule Effective January 14, 2014

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 (<i>each</i>).....	\$ 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 (<i>each</i>).....	\$.25

FREE CHECKING ACCOUNT:

Minimum opening deposit (<i>No minimum after opening</i>).....	\$ 25.00
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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 (<i>each</i>).....	\$.25
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

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

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

MasterCard Debit / ATM Card:

• Customer transactions at a Colonial Federal ATM	FREE
• ATM Withdrawal service charge (<i>non-Colonial ATMs</i>).....	\$.75
• MasterCard debit purchases	FREE
• International service fee charged on each transaction processed outside the USA Including: <i>Cross Border Assessment ICA Fee and Currency Conversion Assessment CCA Fee or ISA Fee</i>	3% of transaction
• Replacement debit MasterCard/ATM Card	\$ 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
• 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 – (<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
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