

Service Fee Schedule

Effective October 21, 2024

Free Checking

Minimum Balance to Open
\$20

Checks
Your first order of 20 personalized checks is free.

Statement
Free monthly e-statement. \$2.00 per month for a paper statement.

Also available to minors (age 14–17) when jointly held with a parent or guardian who has an established State Savings Bank deposit account.

Community Interest Checking

Minimum Balance to Open
\$100

Interest
Accrues daily and is paid monthly on collected balances of \$1.00 or more. Interest rate tiers: \$1.00; \$2,500; \$10,000; \$25,000; \$50,000. We may change the interest rate on your account at any time.

Minimum Balance Fee
\$15.00 per month if your balance falls below \$300 anytime during the month.

Checks
Free Specialty Mint style checks, or 25% off other check styles.

Statement
Free monthly e-statement. \$2.00 per month for a paper statement.

Silver Select Checking

Designed for customers age 55 and over

Minimum Balance to Open
\$20

Checks
Free Silver Select style checks, or 25% off other check styles.

Money Orders and Cashier's Checks
Free.

Statement
Free monthly e-statement. \$2.00 per month for a paper statement.

Money Market Account

Minimum Balance to Open
\$2,500

Interest
Accrues daily and is paid monthly on collected balances of \$1.00 or more. Interest rate tiers: \$1.00; \$10,000; \$25,000; \$50,000; \$100,000; \$1,000,000. We may change the interest rate on your account at any time.

Minimum Balance Fee
\$6.00 per month if your balance falls below \$2,500 anytime during the month.

Statement
Free monthly e-statement. \$2.00 per month for a paper statement.

Statement Savings

Minimum Balance to Open
\$20

Interest
Accrues daily and is paid monthly on collected balances of \$0.01 or more. We may change the interest rate on your account at any time.

Minimum Balance Fee
\$3.00 per month if your balance falls below \$300 anytime during the month. Fee is waived for minors (under 18 years of age).

Statement
Free quarterly e-statement. \$2.00 per quarter for a paper statement, unless combined with a checking account paper statement.

Premier Savings

Minimum Balance to Open
\$1,000

Interest
Accrues daily and is paid monthly on collected balances of \$0.01 or more. Interest rate tiers: \$0.01; \$10,000; \$25,000; \$50,000; \$100,000. We may change the interest rate on your account at any time.

Minimum Balance Fee
\$10.00 per month if your balance falls below \$1,000 anytime during the month.

Statement
Free quarterly e-statement. \$2.00 per quarter for paper statement, unless combined with a checking account paper statement.

(Continued on back)

Christmas Club

Minimum Balance to Open
\$5.00

Interest
Interest accrues daily and is paid annually October 31 on collected balances of \$0.01 or more. We may change the interest rate on your account at any time.

Payout
Checks are issued November 1.

Certificates of Deposit (CDs)

Minimum Balance to Open
\$500

Terms Available
91-days to 60-months

Interest Rate
Varies with term; compounded and paid monthly, quarterly, semiannually or annually.

Penalty for Early Withdrawal
Terms of 6 months or less: 31 days' interest. Terms greater than 6 months but less than one year: 91 days' interest. Terms of one year or greater: 182 days' interest.

Account Service Charges

- Account Balancing \$30.00 per hour, \$15.00 minimum
 - Early Closing Fee (account open less than 181 days) \$20.00
 - Dormant Checking Account (no activity for one year) \$5.00 per month
 - Dormant Savings Account (no activity for two years) \$5.00 per month
 - Overdraft Item Fee (waived if less than \$5.00 overdrawn) \$32.00 per item
Total overdraft item fees are limited to \$96.00 per day
 - Return Item Fee \$32.00 per item
Total return item fees are limited to \$96.00 per day
 - Statement Reprinting \$5.00 per statement
 - Stop Payment \$32.00 per request
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Debit / ATM Cards

- Transaction at non-SSB ATM (after 5 per month) \$2.00 each
 - Expedited Shipping (3 business days) \$55.00 per card
 - Lost or Destroyed Card Replacement \$8.00 per card
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Other Services

- Canadian Check Fee \$10.00 per item
 - Cashier's Checks \$6.00
 - Counter Checks \$1.00 per check
 - Currency Bags (zipper) \$2.00
 - Currency Bags (locking) \$25.00
 - Escheated Account \$80.00 per account
 - Fax \$1.00 per page, \$3.00 minimum
 - Foreign Bank Collection Item \$75.00 + foreign bank charges
 - Garnishment/Levy \$80.00
 - Medallion Stamp Signature Guarantee \$10.00 per request
 - Money Order \$3.00
 - Notary Service (waived for account holders) \$5.00
 - Photocopies \$0.25 per page
 - Research (1/2 hour minimum) \$25.00 per hour
 - Research Copy \$1.00 per page
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Overdraft Protection

- Any day there is an account-to-account transfer \$5.00
 - Fee is charged at the time of the transfer
 - Transfers are made in \$5.00 increments
 - You must apply for this optional service
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Safe Deposit Boxes

- 3 x 5 \$30.00
 - 4 x 5 \$35.00
 - 5 x 5 \$40.00
 - 3 x 10 \$45.00
 - 4 x 10 \$50.00
 - 5 x 10 \$60.00
 - Late Fee \$10.00
 - Drilling Fee (no keys) \$250
 - Closing Fee (one key) \$25.00
 - Duplicate Key \$10.00
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Wire Transfers

No fees assessed for incoming wire transfers to loan accounts.

- Domestic, Outgoing \$25.00
 - Domestic, Incoming \$15.00
 - International, Outgoing \$50.00
 - International, Incoming \$15.00
 - Wire E-sign Fee \$10.00
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