

# 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 \$1,000 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
- 

## 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
- 

---

## 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
- 

## 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
- 

## 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
  - 10 x 10 \$125.00
  - Late Fee \$10.00
  - Drilling Fee (no keys) \$250
  - Closing Fee (one key) \$25.00
  - Duplicate Key \$10.00
- 

## 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
- 

