



Schedule of Service Fees

Member FDIC

| <i>All Accounts</i> | <i>Checking, Money Market and NOW Accounts</i> | <i>Miscellaneous Services (Continued)</i> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Abandoned property | Certificate of protest \$20.00 | Safekeeping (per month) \$25.00 |
| Processing and handling fee..... \$10.00 | Checks drawn against insufficient, uncollected or unavailable funds | Stop payment of bank check, money order, preauthorized, electronic or automatic withdrawal or debit \$30.00 |
| Cost of public notice and certified mail as required by New York State law (cost varies) | if returned unpaid \$28.00 | Stop payment of check or ACH item \$25.00 |
| Account transcript (per hour with a 1 hour minimum) \$20.00 | if paid \$30.00 | Travelers Checks (American Express) |
| ACH, Preauthorized, Electronic or Automatic withdrawal or debit presented or drawn against insufficient, uncollected or unavailable funds | Check or deposit ticket printing (cost varies according to style and quantity) | Individual checks (per \$100) \$1.00 |
| if returned unpaid \$28.00 | Check rejected due to printing error \$5.00 | Checks for two (per \$100) \$2.00 |
| if paid \$30.00 | Counter check \$2.00 | Gift Check/Card \$2.50 |
| Backup withholding set-up fee (per account) \$10.00 | Current transaction history \$5.00 | Wire transfer (domestic) \$25.00 |
| Change of account title \$10.00 | Duplicate statement (per month) \$3.00 | Wire transfer (foreign) \$35.00 |
| Closed account (that has been opened less than 180 days)..... \$20.00 | Night Depository | Monthly Maintenance Fees (per calendar month) |
| Collection of a Madison account \$10.00 | drop bag keys \$20.00 | Basic Banking & Easy Checking w/Interest (per month) \$4.00 |
| Consul letter \$25.00 | replace key \$20.00 | Madison Business Money Market - Collected balance falls below \$1,000 on any day of the month..... \$10.00 |
| Coupon envelope \$7.00 | Reconciliation of account (per hour with a 1 hour minimum) \$20.00 | Madison Executive Checking w/Interest - Collected balance falls below \$1,000 on any day of the month..... \$10.00 |
| Debit activity (savings and money market accounts only) | Stop payment of check or ACH item \$25.00 | Madison Optimal Savings - Collected balance falls below \$1,000 on any day of the month..... \$5.00 |
| More than six preauthorized, data transmission, telephonic, PC or automatic transfers or withdrawals OR payments to third parties by check, draft, debit card or similar order or any combination thereof paid in a statement month (per item) \$15.00 | Miscellaneous Services | Madison Super NOW & Madison NOW - Collected balance falls below \$1,500 on any day of the month..... \$5.00 |
| Deposited or cashed check returned unpaid \$15.00 | ACH file activity (per month)..... \$50.00 | Madison Super Saver - Collected balance falls below \$200 on any day of the month \$3.00 |
| Foreign check collection (plus fees) \$20.00 | ACH file set up (first two files)..... \$25.00 | Passport Money Market, Premium Money Market & Platinum Passbook Money Market - Collected balance falls below \$2,500 on any day of the month..... \$10.00 |
| Legal Processing (restraining notice, levy or execution) \$125.00 | each additional file \$15.00 | Value Checking w/Interest (per check presented) \$0.20 |
| Living trust account \$75.00 | Bagged coin (bought, sold, deposited or withdrawn) per bag \$10.00 | Online Banking and Bill Payment |
| Lost passbook affidavit \$10.00 | Bond collection (plus fees) \$50.00 | Bill payment drawn against insufficient, uncollected or unavailable funds (applies to paid or unpaid bill payments).... \$36.00 |
| No mail request (per account per year) \$25.00 | Courier Service (cost varies) | Photocopy of check or other document (per item) \$13.00 |
| Returned coupon \$25.00 | Dormant Account (after two years of inactivity, per mo.)..... \$5.00 | Stop payment \$30.00 |
| Returned mail (legally required mail returned by the post office) \$10.00 | Duplicate interest statement (IRS reporting forms) \$10.00 | Safe Deposit Box |
| Signature guarantee (per document) \$5.00 | Money Order | Break open \$200.00 |
| Signature or information inquiry requested by third party (per document) \$5.00 | depositor \$3.00 | Break open - lost keys \$150.00 |
| Withdrawal without passbook (where approved) \$5.00 | non depositor \$5.00 | Late payment of annual rent (if not paid within 30 days)..... \$30.00 |
| Bankcard (ATM) / (Visa Check Card) Services | Notary public (non-customer) per document \$2.00 | Lost key \$20.00 |
| Point of sale transaction with pin \$0.25 | Photocopy of statement, check or other document (per item) \$10.00 | |
| Replacement of card \$10.00 | Remote Deposit Capture Application \$100.00 | |
| Replacement of PIN \$2.00 | Annual Fee \$25.00 | |
| POS preauthorized debit or Visa purchase paid against insufficient, uncollected or unavailable funds \$28.00 | Token (first two free), each additional token \$15.00 | |
| | Token Replacement \$20.00 | |
| | Research item(s) \$10.00 | |
| | Rolled coin more than 10 rolls (bought, sold, deposited or withdrawn) per roll \$0.10 | |