



SHOREHAM BANK

Consumer Deposit Account Fee Schedule

Effective as of 03/15/2024

A fee schedule is provided to you at the time you open your account, periodically when fees or charges change, and upon request.

Ask any Branch Representative for assistance.

FEE NAME	FEE DESCRIPTION and Other Information	FEE AMOUNT	How you can avoid paying a fee Are there any products that related to the waiver of any of these fees?
Online Banking E-Statements Mobile Banking Shoreham Bank's ATM transactions	Establishing and the use of these electronic applications related to a Shoreham Bank account.	No Charge	
Free Checking Monthly Maintenance Fee	On the last day of your statement period a monthly maintenance fee is applied to your checking account. To find your statement period, refer to your most recent statement. How deposits are posted to your account is different than when they are available to you. For information on our Funds Availability Policy Disclosure, please see your Personal Account Agreement or speak to one of our Branch Representatives.	No Monthly Maintenance Fee	No Monthly Maintenance Fee
Loyalty Checking Monthly Maintenance Fee	On the last day of your statement period a monthly maintenance fee is applied to your checking account. To find your statement period, refer to your most recent statement. How deposits are posted to your account is different than when they are available to you. For information on our Funds Availability Policy Disclosure, please see your Personal Account Agreement or speak to one of our Branch Representatives.	\$10.00	One direct deposit to your checking account will waive the monthly maintenance fee.
Premier Checking Monthly Maintenance Fee	On the last day of your statement period a monthly maintenance fee is applied to your checking account. To find your statement period, refer to your most recent statement. How deposits are posted to your account is different than when they are available to you. For information on our Funds Availability Policy Disclosure, please see your Personal Account Agreement or speak to one of our Branch Representatives.	\$15.00	Maintaining a \$2,500 minimum balance during the cycle period will waive the monthly maintenance fee.
Check Order	Check orders are made through Deluxe and delivered right to your home.	Varies by style	Ask any Bank Representative for assistance.
Debit/ATM Card transactions with Shoreham Bank or Allpoint Network® ATMs	Withdrawals, Deposits, Transfers, Payments, and Balance Inquiries.	No Charge	Unlimited ATM Transactions when using Shoreham Bank or Allpoint Network® ATMs.





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Debit/ATM Card transactions with non-Shoreham Bank or Allpoint Network® ATMs	Withdrawals, Transfers, and Balance Inquiries. When you use a Non-Shoreham Bank ATM, you may be charged a fee by the ATM operator or network used. Additionally, you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. Typically, if there is a fee for using the ATM there may be signage, or the fee is shown on the ATM screen prior to making your transaction so that you may agree to move forward or cancel your transaction.	Varies by Financial Institution/ ATM Owner	Other ATM owners may charge a fee for using their ATMs.
Non-Shoreham Bank Customers using Shoreham Bank or Allpoint Network® ATMs	Withdrawals, Transfers, and Balance Inquiries.	\$3.00	
Replacement Debit/ATM Card for Lost or Stolen Card	Please notify the Bank as soon as you realize your Debit/ATM Card is Lost or Stolen. There is no fee to replace a non-functioning card.	\$5.00	
Soaring Savings	\$25,000 minimum daily balance is required during each monthly cycle period to earn interest. Interest is compounded daily and credited to the account monthly.	No Monthly Maintenance Fee	\$25,000.00 Minimum daily balance
Statement Savings	\$25.00 minimum daily balance is required during each monthly cycle period to earn interest. Interest is compounded daily and credited to the account monthly.	No Monthly Maintenance Fee	
Certificates of Deposits (CD) Three (3) Months	Competitive Certificates of Deposit to help you meet your dreams. These accounts allow you to save money at a guaranteed interest rate over a specified period of time. Your account will automatically renew at the same term and at the rate in effect at maturity unless specified otherwise.	Loss of three (3) months interest	An early withdrawal penalty fee is applied if you withdraw any or all of the principal prior to its maturity day. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. Deposits can also be made during the grace period.
Certificate of Deposits (CD) Nine (9) Months	Competitive Certificates of Deposit to help you meet your dreams. These accounts allow you to save money at a guaranteed interest rate over a specified period of time. Your account will automatically renew as a One (1) Year CD and at the rate in effect at the maturity unless specified otherwise.	Loss of six (6) months interest	An early withdrawal penalty fee is applied if you withdraw any or all of the principal prior to its maturity day. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. Deposits can also be made during the grace period.





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Certificates of Deposits (CD) 1,2,3,4,5 Year	Competitive Certificates of Deposit to help you meet your dreams. These accounts allow you to save money at a guaranteed interest rate over a specified period of time. Your account will automatically renew at the same term and at the rate in effect at maturity unless specified otherwise.	Loss of six (6) months interest	An early withdrawal penalty fee is applied if you withdraw any or all of the principal prior to its maturity day. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. Deposits can also be made during the grace period.
Individual Retirement Account (IRA CD) 1,2,3,4,5 Year	Competitive Certificates of Deposit Individual Retirement Accounts (IRA CD) to help you retire. These accounts allow you to save money at a guaranteed interest rate over a specified period of time.	Loss of six (6) months interest And potentially a federal 10% penalty based on the amount withdrawn if under the age of 59 ½ years old.	<i>Seek advice from your tax accountant.</i> Penalty applies if you withdraw any or all funds prior to its maturity date. Your account will automatically renew at the same term at maturity unless specified otherwise. Penalty for early withdrawal before 59 ½ years old; No penalty for withdrawing Required Minimum Distribution (RMD)
Individual Retirement Account (IRA)	Direct Transfer of IRA funds to another financial institution.	No Charge	
Official Treasurer Check	Fee for purchase of a Bank/Treasurer Check	\$5.00	
Stop Payment	Charge to place a stop payment on a check or recurring debit card transaction.	\$25.00	
Non-Sufficient Funds	Non-sufficient funds, also referred to as Insufficient Funds describes a situation where there are not enough funds in your checking account to cover an incoming payment or transaction(s).	\$30.00	
Returned Deposited or Cashed Check	A fee will be charged each time a check or other item that we either cashed or accepted for deposit to your account is returned unpaid.	\$15.00	
Copy of Check	Fee for a obtaining a copy of a check that has cleared your account aged over 24 months.	\$5.00	
Copy of Statement	This fee does not apply to your monthly statement delivery. It only applies when you request additional paper copies of statements aged over 24 months.	\$5.00	
Account Research	Extensive research could result in additional reasonable fees when applicable.	\$10.00	
Wire Transfers	U.S. funds only. Incoming or Outgoing from U.S. territory.	\$25.00	
Legal Process Fee	Fee applies to each legal order or process that directs us to freeze, attach, or withhold funds or other property, such as an attachment, levy, or garnishment	No Charge	

