

Fidelity Bank Fee Schedule

Fee Title	Fee Description	Fee Amount
Deposit Account Fees		
SC Dormant Account Fee (Service Charge Dormant Account Fee)	Fee charged after 12 consecutive months of transactional account inactivity (i.e. deposits, withdrawals, transfers, ATM transactions, etc.)	\$5.00 Monthly
Charge Back Fee (Deposit Item Returned)	Fee charged if you cash or deposit an item into your account and it is returned unpaid to the Bank for any reason	\$5.00
Paper Statement Fee	Fee charged to your account if a paper statement is received in lieu of an electronic statement. Does not apply to all accounts, see account disclosures provided to you at account opening	\$3.00
Stop Payment	Fee charged when you request to refuse payment for a check or ACH transaction	\$30.00
SC Excess Tran (Service Charge Excess Transaction Fee)	Fee charged for each prohibited transfer that exceeds the allowable six transfers per statement cycle	\$10.00 per item
Overdraft and NSF Fees		
Overdraft Paid ^{1, 3, 5}	Fee charged to pay an item that overdraws your account	\$35.00
NSF Item Returned ^{2, 4, 5}	Fee charged when an item is returned for payment due to insufficient funds in your account	\$35.00
ODP Transfer Fee (Overdraft Protection Transfer Fee)	Fee charged for each transfer of funds from your pre-selected savings and/or checking account into your checking account, to cover the payment of items	\$3.00 per transfer
Wire Fees		
Incoming Wire Fee ⁶	Fee charged to accept a non-recurring domestic wire transfer	\$10.00
Outgoing Wire Fee ⁶	Fee charged to send a non-recurring domestic wire transfer	\$25.00
Wire-Incoming International Fee ⁶	Fee charged to accept an international wire transfer	\$10.00
Wire-Outgoing International Fee ⁶	Fee charged to send an international wire transfer	\$50.00
Bill Pay Fees		
Bill Pay service/1stNSF (Bill Pay NSF)	Fee charged when a Bill Pay item is returned due to insufficient funds in your account	\$25.00 + NSF Fee
Bill Pay-Stop Payment	Fee charged when your request to refuse payment of a Bill Pay item	\$30.00
ATM and Debit Card Fees		
Replacement Card Fee	Fee charged for each additional requested Debit card	\$5.00
ATM WD Fee	Fee charged for each ATM transaction you perform at a non-Fidelity, non-Community Cash, or non-Money Pass ATM. You may be charged fees by non-Fidelity ATM owner/operator in addition to the Fidelity ATM WD Fees	\$2.00
Miscellaneous Fees		
Cashier's Check Fee	Fee charged for the purchase of cashier's check	\$5.00
Gift Card Fee	Fee charged for the purchase of a gift card	\$5.00
Money Order Fee	Fee charged for the purchase of a money order up to \$1,000 per money order	\$5.00
Temp/Counter Check Fee	Fee charged for the purchase of counter/temporary checks	5 for a \$1.00
Photocopy Fee	Fee charged for requested copies of checks	\$3.00 per page
Research Fee	Fee charged for requested account research on subpoenas	\$20.00/hr + \$0.50 per page
Activity Printout Fee	Fee charged for copies of requested account history	\$2.00 per page
Tax Levy/Garnishment Fee	Fee charged for the processing of any garnishment or tax levy, or other court administrative order on your account, whether or not the funds are actually paid	\$30.00 + actual cost

Note: Please see the Overdraft disclosure for additional information (Disclosures available at www.bankwithfidelity.com or contact a banker for more information). Your account may be debited or any fees incurred as described in the fee schedule. Fees are subject to change at any time.

1. This fee applies to overdrafts created by check, in person withdrawal, ATM withdrawals, debit card transactions or other electronic means.
2. This fee applies to unpaid checks and items presented by electronic means
3. A maximum of 3 overdraft fees can be charged per day.
4. An unlimited number of NSF fees can be charged per day.
5. We will not charge a fee if the item overdrawing your account is \$10.00 or less, or if an item causes your balance to go negative between \$0 and \$10.
6. Other bank accepting or sending wires may charge additional fees for your wire transfers.