

**The Hometown Savings Bank
Fee Schedule**

FEES: You agree to pay for extraordinary services rendered to you relative to your account at the current charges we impose according to our published fee schedule. These include, but are not limited to:

ATM/Debit Replacement Card:	
First Card:	\$5.00
Second card and any following:	\$10.00
Cashier's Check:	
Customer (Per Check)	\$3.00
Non-Customer (Per Check)	\$6.00
Certificate of Deposit:	
Replace lost certificate:	\$20.00
Retitle fee:	\$10.00
Collection Fee:	
Incoming:	\$30.00
Outgoing:	\$50.00
Additional postage:	Varies
Currency Bag - Annual Fee:	
With lock:	\$20.00
Dormant Account Fee - per month:	
Checking Accounts - dormant after 1 year	\$1.25
Savings Accounts - dormant after 3 years	
Fax:	
First page:	\$7.00
Each additional page:	\$5.00
Foreign Currency:	
	\$50.00
Plus additional postage:	Varies
Plus Correspondent bank charges:	Varies
Insufficient Funds Charge:	
	\$30.00
<p>Includes checks, electronic checks, external withdrawals presented through the Automated Clearing House ("ACH") and recurring debit card transactions. (An example of an "ACH" payment would be an insurance premium that is automatically deducted from your account.) An insufficient funds charge will be assessed whether we pay the item and overdraw your account or we reject the item and return it unpaid.</p> <p>*If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, you agree that we can charge you an insufficient funds charge for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an insufficient funds charge each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.</p>	

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IRA Transfer Fee:	\$50.00
Night Deposit Fee - Annual	\$15.00
Notary Fee - Per Item:	\$2.00
Photocopies - Per Page:	\$0.50
Premium OD Usage Fee: Everyday debit card transactions (Point of Sale transactions) & ATM transactions.	\$30.00
Printed Account Status:	\$2.00
Printed Check Charges: Depends on style and quantity.	Varies
Reprocessing Checks: Per item:	\$5.00
Reproducing Statement: Per page:	\$3.00
Research - Per hour:	\$15.00
Returned Online Bill Pay Fee:	\$50.00
Safe Deposit Box: Drilling: Drilling and parts fees: Lost key:	\$40.00 Varies \$20.00
Series E and Series H Bonds - Sent to be transferred: Up to 50: 51-75: 76-100: Over 100 - Each	\$25.00 \$40.00 \$53.00 \$0.55
Stop Payment - Per Request: No fee for a stop payment on a HELOC check	\$25.00
Telephone Transfers - Per request:	\$7.00
Treasury Securities - sent for collection:	\$25.00
Wire Transfers: Incoming: International Outgoing:	\$20.00 \$65.00 \$30.00