

# SCHEDULE OF SERVICE CHARGES

## THE DIME SAVINGS BANK OF WILLIAMSBURGH

Effective January 1, 2009

### Account Maintenance Fees

• Regular Savings Account (Average daily balance below \$500)	\$4.00/mo.
• Advantage and Student Savings Accounts	None
• Money Market Account (Average daily balance below \$2,500)	\$10.00/mo.
• Prime Dime Rewards Checking Account \$15/mo. (Average daily balance below \$5,000)	
• Dime Rewards Checking Account (Average daily balance below \$2,500)	\$12.00/mo.
• Perfectly Free Checking Account	None
• Regular Checking Account (Total deposit relationship below \$3,000 or checking balance below \$2,000) (No longer available to new accounts)	\$12.00/mo.
• Interest Checking Account (Total deposit relationship below \$5,000) (No longer available to new accounts)	\$12.00/mo.
• Senior Interest Checking Account First 5 checks per statement cycle	None
Per check in excess of 5 per cycle (No longer available to new accounts)	\$0.50
• Basic Banking Account First 8 withdrawals (includes ATM and Point-of-Sale transactions) per statement cycle	None
Per withdrawal (includes ATM and Point-of-Sale transactions) in excess of 8 per cycle (No longer available to new accounts)	\$1.00

### Automated Teller Machine (ATM) Fees

<i>Foreign ATM or Point-of-Sale Transactions*</i>	
Per Withdrawal of Payment	\$1.50
Per Balance Inquiry or Transfer	\$1.00
Per International Transaction	\$3.00
• ATM Fees charged regardless of average daily balance: Statement and Advantage Savings, Senior Interest Checking and Money Market Accounts	
• ATM Fees charged if average daily balance not maintained: Prime Dime Rewards Checking (\$5,000) and Dime Rewards Checking (\$2,500) accounts.	
• ATM Fees charged if total deposit relationship is below \$3,000: Regular Checking and Interest Checking.	
• No ATM Fees charged: Perfectly Free Checking and Student Savings Accounts	

### Other Fees

Abandoned Property: Administrative and Reclamation (per account)	\$25.00
Account Closed Prior to 90 Days	\$10.00
Account Transcript (per page)	\$15.00
Bank Check (under \$1,000 or to 3 <sup>rd</sup> party)	\$10.00
Check Printing/Checkbook Cover	Varies
Collection of Foreign Check (plus fees charged by other banks)	\$35.00+
Copy of Transaction Ticket or Statement	\$5.00
Copy of Pd Check/Bank Check/Money Order	\$5.00
Counter Check	\$2.00
Dime Account Collected By Other Bank	\$15.00
Duplicate 1099 Form	\$5.00
Extended Overdraft Service (EOD NSF/UNF Fee) -per item (Applies to overdrafts created by check/in-person and ATM withdrawals/ debit card transactions/pre-authorized automatic debits/telephone-initiated transfers/other electronic fund transfers-EFTs)	\$30.00
Immigration (Consul) Letter	\$25.00
Interim Statement	\$2.00
Late Payment on Secured Consumer Loan	\$5.00
Items Presented Against Insufficient (NSF)/ Uncollected Funds - per item (Checks, EFTs and pre-authorized debits)	\$30.00
Legal Processing Fee (per item)	\$100.00
Lost ATM/Debit Card	\$10.00
Lost Passbook	\$10.00
Money Order, Non-Depositor	\$6.00
Money Order, Depositor	\$4.00
Notary Fee, Non-Depositor (per signature)	\$2.00
Reconciliation/Research (per hour)	\$20.00
Returned Mail	\$10.00
Returned Deposited Item	\$30.00
Savings Link-Overdraft Protection (per item)	\$10.00
Stop Payment – per item (Check/Bank Check/Money Order/EFT)	\$20.00
Transfer of IRA or KEOGH to Another Trustee	\$25.00
Verification of Account Information to a 3 <sup>rd</sup> Party	\$20.00
Wire Transfers – Incoming	\$15.00
Wire Transfers – Outgoing (domestic only)	\$30.00

### Safe Deposit Box Fees

Annual Fees (2x5-\$25, 3x5-\$40, 4x5-\$55, 5x5-\$70, 3x10-\$85, 5x10-\$100, 6x10-\$120, 10x10-\$175)	By Size
Break Open	\$150.00
Late Rental Payment	\$ 10.00
Lost Key replacement	\$ 25.00

\*Non-Dime ATM provider fees (surcharges) may be incurred