

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 (Average daily balance below \$5,000)	\$15.00/mo.
• Dime Rewards Checking Account (Average daily balance below \$2,500)	\$12.00/mo.
• Perfectly Free Checking Account	None
• Interest Checking Account (Total deposit relationship below \$5,000) <u>(No longer available to new accounts)</u>	\$12.00/mo.

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, 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: 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 rd 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
<u>Overdraft Fee</u> (Extended Overdraft Service) (e.g., Paid EOD NSF, Paid EOD UNF, Paid Uncoll Funds, Paid ACH Non Suff Funds, Paid ACH Uncoll Funds, etc.)	
-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
<u>Returned Item</u> (e.g., Return Check NSF, ACH Return, etc.)	
-per item (Applies to items presented against insufficient (NSF)/Uncollected funds – Checks, EFTs and pre-authorized debits, etc.)	\$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 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 rd 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