

# Schedule of Fees & Service Charges



## Personal Accounts

Checking Accounts	Minimum to Open	Monthly Fee	Average Daily Collected Balance to Avoid Fee	Other Requirements
Regular Checking	\$100	\$ 8	\$1,200	None
NOW Checking <sup>1</sup>	\$100	\$ 10	\$1,500	None
Premier Checking	\$100	\$ 10	\$25,000 in Combined Account Balances	\$25,000 in Combined Account Balances
E-Z Checking	\$100	\$3.95	N/A	E-Statements Required
60 & Better Checking	\$100	None	N/A	Age 60 & over
Super Security Checking	\$100	\$ 10	\$ 500	Direct Deposit of Social Security Required
Basic Banking <sup>2</sup>	\$ 25	\$ 3	N/A	N/A
NJ Consumer Checking <sup>3</sup>	\$ 25	\$ 3	N/A	N/A
Blue Ribbon Checking	\$100	\$ 8	\$ 800	Blue Ribbon Savings
Ultimate College Checking <sup>4</sup>	\$100	None	None	None

CD, Money Market, & Savings Accounts	Minimum to Open	Monthly Fee	Average Daily Collected Balance to Avoid Fee	Other Terms
CD	\$1,000	None	N/A	None
Gold Money Market	\$2,500	\$10	\$2,500	No ATM/Debit Card Allowed
Money Market	\$ 100	\$10	\$2,500	None
Statement Savings <sup>5</sup>	\$ 100	\$ 5	\$ 300	None
Statement Super Savings	\$ 100	None	N/A	None
Platinum Super Savings	\$ 100	None	N/A	None
Blue Ribbon Savings	\$ 100	None	N/A	Blue Ribbon Checking

<sup>1</sup> NOW accounts are available to individuals, sole proprietors, individuals doing business under a trade name, qualified not-for-profit organizations, governmental units, or funds held by a fiduciary. Corporations, partnerships, associations, business trusts, or other organizations may not maintain a NOW account. Contact your local branch or visit our website at [www.berkbank.com](http://www.berkbank.com) for more information.

<sup>2</sup> Valid in New York branches only.

<sup>3</sup> Valid in New Jersey branches only.

<sup>4</sup> Valid for college students between the ages of 18-24. Must provide proof of current enrollment.

<sup>5</sup> Includes existing Passbook Savings accounts.

## Business Accounts

	Monthly Fee	Average Daily Collected Balance to Avoid Fees
Business Checking Account <sup>6</sup>	\$10	\$10,000
Better Business Checking <sup>7</sup>	N/A	N/A

<sup>6</sup> An earnings credit of \$0.08 per \$100 will be applied to the account balance, which will be used to offset the maintenance and per item charges.

<sup>7</sup> Any transaction or item above 150 will be charged a fee of \$0.30 per item. A transaction consists of each item debited, each item listed on the deposit ticket and each deposit ticket.

### Minimum Opening Balances for Business Accounts

Business Checking	\$100
Better Business Checking	\$100
Business Money Market	\$100
Business Certificate of Deposit	\$1,000
Business Statement Super Savings	\$100
Business Platinum Super Savings	\$100

### Per Item Charges

Check Paid or Other Withdrawals	\$0.20 per transaction
Deposit Ticket	\$0.20 per transaction

