

# 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
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	\$25	\$3	N/A	N/A
Blue Ribbon Checking	\$100	\$8	\$800	None
Ultimate College Checking <sup>2</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 <sup>3</sup>	\$2,500	\$10	\$2,500	No ATM/Debit Card Allowed \$3 excess transaction fee for each debit over 10 <sup>3</sup>
Money Market	\$100	\$10	\$2,500	None
Statement Savings <sup>4</sup>	\$100	\$5	\$300	None
Statement Super Savings	\$100	None	N/A	None
Blue Ribbon Savings	\$100	None	N/A	Blue Ribbon Checking

1 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.

2 Valid for college students between the ages of 18-24. Must provide proof of current enrollment.

3 You are permitted to make up to 10 transfers or withdrawals per calendar month (or statement cycle of at least 4 weeks). These 10 transfers or withdrawals may be by any combination of 10 checks, drafts, or orders payable to a third party, or telephone facsimile, or online banking transfers or payments, Automated Clearing House (ACH) debits or payments, overdraft protection transfers, or preauthorized or automatic payments or transfers to

a third party or another account. We may charge a fee for each transfer or withdrawal beyond these limits during any statement cycle.

4 Includes existing Passbook Savings accounts.

## Business Accounts

	Monthly Fee	Average Daily Collected Balance to Avoid Fees
Business Checking Account <sup>4</sup>	\$10	\$10,000
Better Business Checking <sup>5</sup>	N/A	N/A

4 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.

5 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

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## ATM & Point of Sale Transactions

ATM Transaction at a Non-Berkshire ATM . . . . .	\$1.00
First 50 Point of Sale Transactions . . . . .	Free
Each Transaction Exceeding 50 Per Month . . . . .	\$1.00
ATM Card Replacement . . . . .	\$5.00
International Service Assessment . . . . .	.3% of Transaction

## Administrative & Information Services

Research Fee Per Hour (\$40 minimum) . . . . .	\$40.00
Interim Statement . . . . .	\$5.00
Copy of a Check or Statement (per item) . . . . .	\$3.00
Photocopy Per Page . . . . .	\$0.50
Copy of End of Year Tax Statement . . . . .	\$5.00
Legal Processing Fee . . . . .	\$100.00

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## Collection Items

Domestic . . . . .	\$20.00
Foreign . . . . .	\$30.00

## Checks

Stop Payment Fee . . . . .	\$25.00
Protest Fee . . . . .	\$15.00
Official Check Fee . . . . .	\$10.00
Redeposited Official Check Fee . . . . .	\$5.00
Counter Check Fee (each) . . . . .	\$2.00

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## Other Fees & Service Charges

Outgoing Wire Transfers (Domestic) . . . . .	\$25.00	Purchased Rolled Coins (each) . . . . .	\$0.10
Outgoing Wire Transfers (Foreign) . . . . .	\$35.00	Early Closeout Fee ( <i>deposit account open less than 90 days</i> ) . . . . .	\$25.00
Wire Transfer Service Messages (each) . . . . .	\$35.00	Lost Safe Deposit Box Key . . . . .	\$25.00
Incoming Wires . . . . .	\$15.00	Safe Deposit Box Break Open . . . . .	\$150.00
ACH Returned Item . . . . .	\$30.00		
ACH Stop Payment . . . . .	\$25.00		
Signature Guarantee . . . . .	\$10.00		
Foreign Account Handling Fee (monthly) . . . . .	\$8.00		
Passbook Replacement Fee . . . . .	\$5.00		

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## Account Details

In addition to the accounts listed in the Schedule of Fees and Service Charges, the Bank may offer Certificates of Deposit, IRA, Escrow, IOLA, and other types of accounts at various rates and terms.

The Bank reserves the right to offer special account promotions, consisting of different fees and minimum balance requirements at any time. Fees may reduce earnings on accounts.

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## Contact Us

### Corporate Headquarters

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### Website

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### Telephone Banking

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