

SCHEDULE OF COMMON FEES FOR CHECKING & SAVINGS ACCOUNTS

Effective November 1, 2017, the following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account Escheatment Fee	\$50.00
Account Activity Printout	\$5.00
Account Research (per hour)	Minimum charge \$25.00
ATM Withdrawal/Transfer/Inquiry Service Charge (for using a non-BankNewport ATM)	\$2.00
Bonds and Coupons (waived for Platinum customers)	\$20.00
Check Printing	(fee depends on style of checks ordered)
Counter Checks	\$1.00
Cashier's Checks	\$8.00
Deposit Bags	\$20.00
Direct Deposit Fee	No Charge
Dormant Account Fee (per month)*	\$5.00
Domestic Collection Fee	\$25.00
Foreign Currency Orders	\$12.50
Foreign Drafts (available to customers only)	\$30.00
IRA Transfer Fee (outgoing)	\$25.00
Large Coin/Currency Deposit	No Charge
Legal Process Fee (Levy or Attachment)	\$75.00
Personal Money Order	\$5.00
Photocopies (copy of check or statement)	\$5.00
Photocopies for Personal Checking (after the first 12 per year)	\$5.00
Replacement ATM/Debit Card	\$5.00
Returned Check Fee (Deposited or Cashed)	\$10.00
Special Handling (per month)	\$25.00
Stop Payment Fee/ACH Stop Payment Fee	\$30.00
#1 Card Order/Replacement Fee	\$8.95

Overdraft Fees:	
Insufficient funds fees and unavailable funds fees will be known collectively as overdraft fees.	
Insufficient Funds Charge – Returned (transaction rejected)**	\$35.00
Insufficient Funds Charge – Paid**	\$35.00
Unavailable Funds Charge – Returned (transaction rejected)***	\$35.00
Unavailable Funds Charge – Paid***	\$35.00
Overdraft Fees Maximum Fees per Day	
Consumer Accounts	\$175.00
Business Accounts	\$350.00
Overdraft Protection Transfer Fee (from loan) ****	\$6.00
Overdraft Protection Transfer Fee (from deposit account) ****	\$8.00
Safe Deposit Box Rental per Year (all boxes are 32" in length)†	
2" x 5"	\$50.00
3" x 5"	\$60.00
5" x 5"	\$65.00
3" x 10"	\$90.00
5" x 10"	\$100.00
10" x 10"	\$164.00
10" x 15"	\$179.00
15" x 15" (Washington Square Branch Only)	\$204.00
15" x 30" (Washington Square Branch Only)	\$254.00
30" x 30" (Washington Square Branch Only)	\$304.00
26" x 21" (Barrington Branch Only)	\$379.00
Safe Deposit Box Drilling	\$200.00
Safe Deposit Box Rental Late Fee (30 days past due)	\$15.00
Safe Deposit Box Replacement Key	\$10.00
Wire Transfer Fees	
Wire Transfers Incoming Credited to an Account	\$15.00
Domestic Wire Transfers Outgoing (available to customers only)	\$25.00
Foreign Wire Transfers Outgoing (available to customers only)	
(Varies) Minimum Charge – Consumer	\$45.00
(Varies) Minimum Charge – Commercial	\$35.00

* Dormant Account Fee - An account is considered dormant if for 12 months no credits or debits, other than credited interest and other bank charges, have been made to the account.

** Insufficient Funds Charge – apply to transactions that include checks, preauthorized debits, Point of Sale (POS) transactions, telephone transfers, ATM transactions, Digital Banking bill payments, Digital Banking transactions, in-person withdrawals, or items created by other electronic means. An Insufficient Funds Charge is assessed when one of these transaction types exceeds the amount of the ledger balance on deposit with BankNewport. (See Important Information about Overdraft Fees for more detailed information)

*** Unavailable Funds Charge – apply to transactions that include checks, Digital Banking bill payments, Digital Banking transactions, in-person withdrawals and external withdrawals. An Unavailable Funds Charge is assessed when one of these transaction types exceeds the amount of available funds on deposit with BankNewport. (See Important Information about Overdraft Fees for more detailed information)

****An Overdraft Protection Transfer Fee is a transfer or sweep that has been preauthorized by you and occurs automatically for the purpose of transferring funds between deposit accounts or from a loan account to a checking account to provide overdraft protection.

†Safe Deposit Boxes and Safe Deposit Box sizes are not available in all branches, please ask a representative for availability.

BankNewport may require not less than 7 days' notice in writing before each withdrawal from a NOW account or any savings account (other than a time deposit) as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.