Common Features

(Limits and Fees)

The Killbuck Savings Bank Company 165 North Main Street Killbuck, OH 44637 (330) 276-4881

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

| Cash Withdrawal at ATM (non-customer) | \$3.00 |
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| ATM Card Replacement | \$5.00 |
| Dollar Limit: ATM Withdrawal | \$400.00 per day |
| Dollar Limit: Debit Card Purchase | \$1,000.00 per day |
| Dollar Limit: Health Savings Account Debit Card Purchase | 1,000.00 per day |
| MasterCard Cross Border Fee (use of debit/ATM card in foreign country) | 1.1% of each transaction |
| Check Printing | Fee depends on style of check ordered |
| Cashier's Check | \$7.00 |
| Money Order | \$5.00 |
| International Drafts | \$10.00 plus our cost |
| Counter Check Fee (per sheet) | \$5.00 |
| Wire Fee (outgoing domestic) | \$25.00 |
| Wire Fee (outgoing international) | \$50.00 |
| Wire Fee (incoming domestic and international) | \$15.00 |
| Account Balancing | \$15.00 per hour |
| Research Time | \$25.00 per hour |
| Copy of Statement on Statement Paper | \$5.00 |
| Copy of Paid Check | \$2.00 |
| Garnishment Fee | \$75.00 |

| Levy Fee | \$75.00 |
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| Dormant Account- Checking An account is dormant if for six months: There have been no deposits or withdrawals to the account. There has been no communication about the account. There has been no communication about the any account. Account statements returned for an incorrect address. | \$5.00 per month |
| Dormant Account- Savings An account is dormant if for two years: There have been no deposits or withdrawals to the account. There has been no communication about the account. There has been no communication about any account. Account statements returned for an incorrect address. | \$5.00 per month |
| Dormant Account- HSA An account is dormant if for one year: There have been no deposits or withdrawals to the account. There has been no communication about the account. There has been no communication about the any account. Account statements returned for an incorrect address. | \$5.00 per month |
| Copy Machine (per copy) | \$.35 |
| Faxes Additional pages: \$1.00 each | \$3.00 (first page) |
| Loose Coin Cashing (non-customer) | 5.0% |
| Foreign Currency Order greater than \$300.00 | \$13.00 |
| Foreign Currency Order \$300.00 or less | \$23.00 |
| Canadian Check Fee | \$5.00 |
| Overdraft Fee (use of Overdraft Privilege) | \$33.00 |
| Maximum Daily Overdraft Fee (Consumer) | \$165.00 |
| Overdraft Protection Fee (use of Overdraft Protection/linked savings account) | \$5.00 |
| Auto Stop Charge | \$10.00 |
| Deposit Item Returned Fee | \$10.00 |
| Returned Item Fee | \$33.00 |
| Prestige Interest Checking \$8.00 (if balance falls below \$1,500.00) (see Truthin-Savings Disclosure) Business Interest Checking \$8.00 (if balance falls below \$1,500.00) (see Truth-in-Savings Disclosure) Personal Passbook Savings \$5.00 (if balance falls below \$100.00) (see Truth-in-Savings Disclosure) Business Passbook Savings \$5.00 (if balance falls below \$100.00) (see Truth-in-Savings Disclosure) Personal Money Market Account \$10.00 (if balance falls below \$5,000.00) (see Truth-in-Savings Disclosure) Business Money Market Account \$10.00 (if balance falls below \$5,000.00) (see Truth-in-Savings Disclosure) Business NOW Checking Account \$8.00 plus \$0.10 per debit transaction (if balance falls below \$1,000.00) (see Truth-in-Savings Disclosure) Business Super NOW Checking Account \$8.00 (if balance falls below \$2,000.00) (see Truth-in-Savings Disclosure) Estate Checking Account \$5.00 (see Truth-in-Savings Disclosure) Estate NOW Checking Account | per month |

\$8.00plus \$0.10 per debit transaction (if balance falls below \$1,000.00) (see Truth-in-Savings Disclosure) Estate Super NOW Checking Account \$8.00 (if balance falls below \$2,000.00) (see Truth-in-Savings Disclosure) Killbuck Direct Checking Account \$5.00 plus \$0.10 per debit transaction (if balance falls below \$500.00, see terms) (see Truth-in-Savings Disclosure) Personal NOW Checking Account \$8.00 plus \$0.10 per debit transaction (if balance falls below \$1,000.00) (see Truth-in-Savings Disclosure) Regular Personal Checking Account \$5.00 plus \$0.10 per debit transaction (if balance falls below \$500.00) (see Truth-in-Savings Disclosure) Regular Super NOW Checking Account \$8.00 (if balance falls below \$2,000.00) (see Truth-in-Savings Disclosure) Student Checking Account \$5.00 plus \$0.10 per debit transaction (if balance falls below \$500.00, see terms) (see Truth-in-Savings Disclosure) Health Savings Account \$3.00

Safe Deposit Box Sizes

2x5 \$15.00 annually plus sales tax 3x5 \$20.00 annually plus sales tax 5x5 \$25.00 annually plus sales tax 3x10 \$30.00 annually plus sales tax 5x10 \$35.00 annually plus sales tax 10x10 \$50.00 annually plus sales tax

availability may vary

Safe Deposit Box Late Fee

\$5.00

Safe Deposit Box Drilling Fee

\$20.00 in addition to cost of drilling box, not to be greater than \$500.00

Safe Deposit Replace Key Fee

\$35.00

Dollar Limit: Online Bill Pay

\$2,500.00

Dollar Limit: Mobile Deposit Total

per day \$5,000.00 per day

\$3,000.00

Dollar Limit: Mobile Deposit Item

per item

Monthly Cash Management Charge

Monthly charge for Business
Cash Management
\$20.00 per Month

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