



SCHEDULE OF SERVICE CHARGES

680 Fifth Avenue, New York, New York 10019

(212) 328-2555

www.alpinecapitalbank.com

PERSONAL ACCOUNTS

Account Type	Monthly Fee	Balance to Waive Monthly Fee (*)
Regular Checking Accounts	\$8.00	\$1,000
NOW Checking Accounts	\$8.00	\$1,000
Money Market Accounts	\$8.00	\$1,000
Statement Savings Accounts	\$8.00	\$1,000
Basic Checking Accounts	\$3.00	N/A

Both the Regular Checking and NOW Checking Accounts provide for an unlimited number of withdrawals. The Basic Checking Account provides for eight (8) withdrawals per month. Each withdrawal above this limit will incur a per item fee of one dollar (\$1.00). Money Market and Savings Accounts provide for unlimited withdrawals in person, by mail, by ATM, or by messenger. By law, you are permitted up to six (6) other withdrawals per statement cycle including checks (in the case of Money Market accounts) and pre-authorized or automatic transfers.

* The monthly fee will also be waived if you maintain a \$2,000 average monthly collected balance in linked accounts. All balances are calculated based on the average monthly collected balance.



TRANSACTION FEES

<u>ACCOUNT TRANSACTIONS</u>	<u>FEE</u>
Official Check	\$8.00
Insufficient Funds (NSF)	...
Returned Item Charge	\$25.00
Paid Item Charge	\$25.00
Post Dated Checks	\$15.00
Deposited Check Returned Unpaid	\$10.00
Money Market Excess Transactions	\$10.00
Stop Payment Order	\$15.00
<u>COLLECTION ITEMS</u>	<u>FEE</u>
Domestic	\$20.00
Foreign	\$75.00
Paid by Official Check	\$8.00
Paid by Funds Transfer	\$20.00
<u>OTHER</u>	<u>FEE</u>
Online Banking	FREE
Online Bill Payment Services	FREE
Foreign Draft/International Check	\$35.00
Interim Statement	\$6.00
Additional Statement	\$6.00
Legal Process	\$75.00
(attachment, levy, restraining notice to garnishee, etc.)	...
Funds Transfer - Domestic	\$20.00
Funds Transfer - Foreign	\$50.00
Copy of Paid Check, Deposit, or Statement	\$6.00
Bank Confirmation Inquiry - Standard	\$25.00
Bank Confirmation Inquiry - Detailed	\$50.00



BUSINESS ACCOUNTS

Business Checking Accounts will incur a monthly maintenance fee of fifteen dollars (\$15.00). All items, including, but not limited to, checks deposited, deposit tickets, checks paid, and other withdrawals, will incur a per item charge of \$0.15. An earnings credit of \$0.20 per \$100.00 will be applied to collected balances. The earnings credit will be used to offset the above maintenance and transaction charges. An average monthly collected balance of \$7,500 will offset the monthly maintenance fee. Business Money Market and Non Personal Savings Accounts will incur a monthly fee of ten dollars (\$10.00). If the average monthly collected balance in the account is at least \$5,000.00, the monthly fee will be waived. Money Market and Savings Accounts provide for unlimited withdrawals in person, by mail, by ATM, or by messenger. By law, you are permitted up to six (6) other withdrawals per statement cycle including checks (in the case of money market accounts) and pre authorized or automatic transfers.

OTHER INFORMATION

Fees also apply for the printing of checks. Other charges may apply for services not listed herein. Alpine Capital Bank reserves the right to change its fees and balance requirements.



Revised 11/1/15