



# SCHEDULE OF SERVICE CHARGES

## December 2019

### PERSONAL ACCOUNTS

	Monthly Fee	Balance to Waive Fee (*)	Monthly
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 twelve (12) withdrawals per month. Each withdrawal above this limit will incur a per item fee of one dollar (\$1.00). Money Market and Statement 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.

### 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 \$7,500.00 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.

### TRANSACTION AND OTHER FEES

Official Check	\$8.00	Online Banking	FREE
Insufficient Funds (NSF)		Online Bill Payment Service	FREE
Returned Item Charge	\$25.00	Foreign Draft/International Check	\$35.00
Paid Item Charge	\$25.00	Interim Statement	\$6.00
Post Dated Check	\$15.00	Additional Statement	\$6.00
Deposited Check Returned Unpaid	\$10.00	Funds Transfer - US Dollar	\$20.00
Money Market Excess Transaction	\$10.00	Funds Transfer - Foreign Currency	\$50.00
Stop Payment Order	\$15.00	Copy of Paid Check, Deposit, or Statement	\$6.00
Domestic Collection Item	\$20.00	Bank Confirmation Inquiry - Standard	\$25.00
Foreign Collection Item	\$75.00	Bank Confirmation Inquiry - Detailed	\$50.00
Collection Paid by Official Check	\$8.00	Legal Process	\$75.00
Collection Paid by Funds Transfer	\$20.00	(Attachment, levy, restraining notice to garnishee, etc.)	

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.

MEMBER FDIC

680 Fifth Avenue, New York, New York 10019  
p. 212-328-2555 [www.alpinecapitalbank.com](http://www.alpinecapitalbank.com)