

**603 (checking) Account<sup>1,2</sup>**

- St. Mary's Bank will donate \$0.0603 cents for each debit card transaction to the non-profit category you choose

**Beyond Checking<sup>1,2</sup>**

- No monthly service fee

**Beyond Interest Checking<sup>1</sup>**

- \$5 monthly fee waived with \$1,000 minimum daily balance

**Beyond Rewards Checking<sup>1</sup>**

- \$15 monthly fee waived with combined minimum daily balances of \$20,000 in all deposit and loan accounts

**Student Checking<sup>1,2</sup>**

- Available for members age 13-25

**Beyond Savings<sup>1</sup>**

- \$3 monthly service fee waived with one of the following: \$250 minimum daily balance, monthly direct deposit, or primary owner is under age 21 or 62+

**Beyond Rewards Savings<sup>1</sup>**

- Available to Beyond Rewards Checking account holders

**Super Saver Savings<sup>1</sup>**

- Available for members under age 21

**Rainy Day Savings<sup>3,4</sup>**

- \$25 minimum balance to open
- \$25 minimum monthly direct deposit or automatic transfer required
- One free withdrawal per month, \$2 fee for each withdrawal thereafter
- Limit one account per member

**Health Savings Account (HSA)**

- \$50 minimum balance to open
- \$4 monthly fee waived with monthly direct deposit or \$1,000 minimum monthly balance

**Club Accounts<sup>1,3</sup>**

- Weekly (minimum \$10) or monthly (minimum \$40) transfer required  
*\$100 maximum per week*
- \$5,000 maximum per term

**Premier Money Market<sup>1,4</sup>**

- \$2,500 minimum daily balance to earn interest
- \$10 monthly fee waived with \$2,500 minimum daily balance

**Certificates of Deposit (CDs) and IRAs<sup>3,4</sup>**

- \$500 minimum balance to open
- Early withdrawal penalty fee based on term:  
Less than 12 months—6 months of interest  
12 months or greater—18 months of interest

Abandoned Account Escheatment	\$50.00
Account research	\$25.00/hr. (\$25 min.)
Canadian/foreign check processing	
Canadian checks \$10,000 or less	\$15.00
Canadian checks \$10,001 and over	\$35.00
Other foreign checks	\$35.00
Chargebacks (returned checks)	\$15.00
Check cashing (over \$100)	\$6.00 non-members
Check copy	\$5.00
Express delivery of debit or credit card	\$30.00
Foreign ATM usage	\$1.00
Foreign currency (buy/sell)	\$25.00
Inactive account fee—Checking or Savings	
After 18 months	\$5.00 per month
Insufficient address	\$5.00
Levies/writs/attachments	\$75.00
Loan payment from external (non SMB) account)	
Online service (one-time payment)	\$2.00
Automated phone line	\$2.00
Over the phone with a representative	\$15.00
Lost debit or credit card	\$10.00
Lost passbook	\$15.00
Money order	\$4.00
Night deposit bag (non-refundable)	\$30.00
Non-sufficient funds (NSF)	\$32.00 <sup>1</sup> per item returned
Notary services for non-members	\$5.00
Overdraft Protection Line of Credit	\$25.00 annual fee
Overdraft Sweep	\$2.00 per sweep <sup>1</sup>
Paper statements	\$2.00 per month
<i>603 Account, Beyond Checking, and Student Checking</i>	
Payment Privilege	\$32.00 <sup>1</sup> per item paid
<i>Overdrawn balances of \$15.00 or less</i>	<b>No charge</b>
Safe Deposit Box-box drilling	\$275.00
Safe Deposit Box-key replacement	\$25.00
Stop payment	\$30.00 per item
Temporary checks	\$2.00 per sheet of four
Telephone transfer by a representative	\$3.00
Treasurers checks	\$5.00
Wire transfers	
Domestic incoming	\$10.00
Domestic outgoing	\$25.00
Foreign incoming	\$15.00

<sup>1</sup> \$10 minimum balance to open.

<sup>2</sup> Monthly paper statement fee waived with free eStatements.

<sup>3</sup> Transaction limitations apply. Refer to Information Concerning Your Personal Accounts brochure.

<sup>4</sup> Fees may reduce earnings.

<sup>1</sup> For checking accounts linked to a savings or money market as part of an overdraft sweep service; a NSF or Payment Privilege fee plus an overdraft sweep fee will be assessed if the linked account's balance is not sufficient to cover the overdrawn checking balance.

An NSF fee may be charged each time a payment is presented if the funds available in your account are not sufficient to cover the payment, regardless of the number of times a payment is presented.