



Fee Reference Guide

Personal Account Maintenance Fees

	<i>Monthly Service Charge per Statement Cycle</i>	<i>Minimum Daily Account Balance (1) to Waive Monthly Service Charge</i>	<i>Other charges</i>	<i>ATM Rebate Information</i>
<i>e-advantage checking (5)</i>	None	None	Teller withdrawal or split transaction \$1.00 per transaction Check fee \$.50 per check	Domestic ATM fees up to \$6.00 rebated each statement cycle
<i>Everyday Advantage Checking (5)</i>	\$10.00	\$1,000 minimum daily balance in this account or \$2500 in combined deposit balances (2) or 1 qualifying direct deposit (6)		Domestic ATM fees up to \$6.00 rebated each statement cycle(7)
<i>65+ Advantage Checking(5)</i>	\$3.00	\$500 minimum daily balance in this account or \$2500 in combined deposit balances (2)		Domestic ATM fees up to \$6.00 rebated each statement cycle(7)
<i>Earning Advantage Checking (5)</i>	\$12.00	\$1,000 minimum daily balance in this account or \$5,000. in combined deposit balances (2)		Domestic ATM fees up to \$6.00 rebated each statement cycle(7)
<i>Pinnacle+ Advantage Checking(5)</i>	\$20.00	\$25,000 in combined deposit (minimum daily balance) & outstanding consumer loan balances (3) & 1 qualifying direct deposit (6)		Domestic ATM fees up to \$10.00 rebated each statement cycle(7)
<i>Family Advantage Checking (5)</i>	\$35.00	\$50,000 minimum daily balance in the primary account and \$150,000 in combined balances(2)		Domestic ATM fees up to \$10.00 rebated on primary account and domestic ATM fees up to \$6.00 rebated each statement cycle on linked accounts (7)
<i>HSA Checking</i>	\$3.00(4)	\$2,500 minimum daily balance in this account or \$5,000 in combined balances (2)	\$10.00 enrollment fee. Enrollment fee is waived if employer referral.	
<i>Statement Savings (5)</i>	\$4.00	\$300 minimum daily balance in this account		
<i>Passbook Savings (5)</i>	\$4.00	\$300 minimum daily balance in this account		
<i>All Purpose Club & Holiday Club</i>	None (5)	None		
<i>Tiered Money Market Account</i>	\$10.00 (5)	\$2500 minimum daily balance in this account		

- (1) The monthly service charge indicated will be imposed every period if the balance in the account falls below the minimum indicated on any day of the period. The period we use is the monthly statement cycle.
- (2) Combined deposit balances are based on the minimum daily balance for the monthly cycle in combined deposit account balances (not including Passbook Savings Accounts)
- (3) Combined deposit balances are based on the minimum daily balance for the monthly cycle in combined deposit account balances (not including Passbook Savings Accounts) and in combined equity loan and line outstanding balances.
- (4) Monthly Maintenance fee is waived for the first two years of account opening
- (5) There is a \$25.00 minimum balance to open this account.
- (6) A qualifying direct deposit is a \$1,000 minimum electronic deposit of your salary, pension, social security or other regular monthly income to your account by your employer or outside agency.
- (7) ATM fees rebated if minimum daily balance requirements are met



Business Account Maintenance Fees

	Monthly Service Charge per Statement Cycle	Minimum Daily Account Balance (2) to Waive Monthly Service Charge	Other charges
Business Checking(3) Commercial Checking (3) Municipal Checking (3) Municipal Interest Checking (3)	None	None	First 500 transactions are at no cost each transaction above 500 will be \$.50 per transaction(1)
Business Analysis Checking(3) Commercial Analysis Checking (3)	\$15.00	None	\$.15 per debit transaction(1) \$.12 per credit transaction (1)
Business Statement Savings(3)	\$5.00	\$500 minimum daily balance in this account(2)	
Business Money Market (3)	\$10.00	\$2,500 minimum daily balance in this account(2)	

- (1) "Transaction" is defined as a deposit, deposited item, check clearing, cash withdrawal, automatic transfer, ATM, ACH, Simsbury Bank online transfer, debit card or Bill Pay transaction.
- (2) The monthly service charge indicated will be imposed every period if the balance in the account falls below the minimum indicated on any day of the period. The period we use is the monthly statement cycle.
- (3) There is a \$25.00 minimum balance to open this account.



Simsbury Bank
General Service Fees

Fees below effective February 1, 2018

	Fee
General	
Check Printing	Varies
Check Collection	\$20.00 per item
Credit Card Cash Advance	\$5.00 ¹ per advance
Electronic Stop Payment	\$35.00 per item
In-Branch Statement	\$5.00 per item
International ATM Transaction ²	\$3.00 per transaction
IRA Transfer (out)	\$25.00 per transfer
Legal Processing	\$100.00
Lost/Stolen ATM/Debit Card	\$15.00 per replacement
Expedited ATM/Debit Card Delivery	\$50.00 per replacement
Notary (for customers only)	No Charge
On-us Check Cashing (for non-Bank relationships) ³	\$5.00 per check
Insufficient Funds Charge	\$35.00 per item created by check or other electronic means
Uncollected Funds Charge	\$35.00 per item created by check or other electronic means
Research (per hour – minimum one hour)	\$50.00
Research (per page)	\$2.00
Return Deposited Check	\$20.00 per item
Savings Excess Transaction Fee ⁵	\$15.00 per transfer (for each transfer after the 6 th)
Overdraft Protection Transfer Fee (Transfer from Savings to cover an overdraft)	\$10.00 per transfer (Transfers occur in \$50.00 increments)
Signature Guarantee (for customers only)	No Charge
Statement Balancing (per hour – minimum one hour)	\$25.00
Stop Payment	\$35.00 per item
Temporary Checks (six)	\$5.00
Treasurer's/Cashier's Check (for customers only)	\$8.00 per item
Foreign Exchange⁶	
Foreign Check Collection	\$30.00 per item
Foreign Currency Order	\$25.00



Foreign Currency Redeemed	\$25.00
Foreign Drafts (Purchase Foreign Checks)	\$35.00
Wires	
Domestic – Outgoing	\$25.00 per wire
Domestic – Incoming	\$15.00 per wire
International – Outgoing	\$40.00 per wire
International – Incoming	\$20.00 per wire
Inactivity Fees	
Checking – per month after six months of no activity and balance is less than \$300	\$5.00 per month
Savings – per month after one year of no activity and balance is less than \$300	\$5.00 per month
Online Banking	
Personal Accounts	
All access and functions of Online Banking, including unlimited number of Bill Payment transactions	No Charge
Business Accounts	
Access to Online Banking and Bill Payment	No charge
Monthly ACH access fee (for up to 300 transactions)	\$25.00 per month
ACH per item within file (no per-file fee)	\$0.15
Wire access per month ⁷	\$25.00
Per outgoing domestic wire ⁸	\$12.00
Per incoming domestic wire	\$12.00

¹Unless restricted by law.

²ATM transactions at overseas U.S. Military bases are free.

³Fees are assessed to individuals without a deposit or loan relationship who cash Simsbury Bank non-payroll checks.

⁵See separate disclosure (page 6) for definitions.

⁶Plus shipping & fees from corresponding bank.

⁷Subject to bank approval.

⁸International wires not available online



Safe Deposit Boxes

Annual Rent

Box Size

3 x 5

5 x 5

3 x 10

5 x 10

10 x 10

Key Replacement

Per Key

Drill Fee

As determined by bonded security company

Late Fee

Fee

With Account¹

\$65.00

\$85.00

\$100.00

\$150.00

\$225.00

\$25.00

Minimum \$200.00

\$15.00

Items in bold indicate a change in fee.

¹Safe deposit boxes available only to customers with loan or deposit accounts.



Transaction Limitations for Savings, Clubs and Money Market Accounts.

You may make no more than six **covered** transfers or withdrawals per statement cycle.

There is no limit to the number of **non-covered** transfers or withdrawals. *See below which transfers and withdrawals are **covered** (and therefore counted toward the limit) and which are **not covered**.*

COVERED Transfers and Withdrawals	NON-COVERED Transfers and Withdrawals
<p>Transfers or withdrawals made to another account of yours at Simsbury Bank, if made by:</p> <ul style="list-style-type: none"> • preauthorized transfer • automatic transfer • by telephone, including fax, or • within online banking 	<p>Transfers for the purpose of repaying loans and associated expenses at Simsbury Bank;</p>
<p>Transfers or withdrawals to a third party (or to your account at another bank), if made by:</p> <ul style="list-style-type: none"> • preauthorized transfer • automatic transfer • by telephone, including fax, or • through online banking 	<p>Transfers from one account to another account or yours, if made by:</p> <ul style="list-style-type: none"> • mail, • your messenger , • ATM, or • in person
<p>Transfers to a third party (or to an account of the yours at another bank), if made by:</p> <ul style="list-style-type: none"> • check • draft • debit card, or • similar order made by you and payable to third parties 	<p>Withdrawals from the account [considered payments made directly to the depositor], if made by:</p> <ul style="list-style-type: none"> • mail, • messenger, • ATM, or • in person • Withdrawals made by telephone via check mailed to you