



FEE SCHEDULE & OTHER SERVICE CHARGES

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The fees on this Fee Schedule are in addition to fees disclosed on the Truth in Savings Disclosure or Specific Account Details provided to you at account opening. All fees are subject to change at any time. The following fees and charges may be assessed against your account:

Checking Account Fees	Automatic Transfers (Electronic or Telephone)	\$5.00
	Canceled Check Request (first three are free, then per check fee applies)	\$1.00
	Check Cashed and/or Replaced Check (non-customer)	\$10.00
	Counter Checks (max. of 4)	\$1.00
	New Account Closed within 90 days of opening	\$25.00
	Returned Statement Fee (per month)	\$3.00
	Statement (snapshot, reproduction or duplicate)	\$5.00
	Statement: Check Image(s) Fee (per month)	\$3.00
	Statement: Paper Statement Fee (per month)	\$5.00
	Copies of Checks (Black and White)	\$0.25
Miscellaneous Deposit Account Fees	Endorsement Stamps (self-inking)	\$20.00
	Endorsement Stamps (wood)	\$12.00
	Escheat Fee	\$50.00
	Garnishment or Tax Levy (if applicable up to \$50)	\$50.00
	Inferior MICR Charge (per check)	\$1.00
	International Collections (waived for transfer of funds to Oxford Bank)	\$10.00
	Records Research Fee (per hour)	\$20.00
	Note: Check Printing Fees vary by the style and quantity of the check ordered	
Miscellaneous Service Fees	Cashier's Check (Oxford Bank account holders only)	\$5.00
	Check Cashed and/or Replaced Check (non-customer)	\$10.00
	Installment Loan Lost Payment Book	\$5.00
	Money Orders - Oxford Bank account holders only (max \$500.00)	\$3.00
	Stop Payment	\$35.00
Overdraft & NSF Fees	Overdraft Item Fee	\$35.00
	Return Item Fee (NSF)	\$35.00
	Sweep Overdraft Transfer Fee	\$10.00
	Returned Check/Returned ACH Fee	\$15.00
ATM/Debit Card/ Gift Card/Prepaid Card Fees	ATM Transactions (NYCE, PLUS at any non-Oxford Bank terminal)	\$2.00
	Prepaid Card - Fee for Purchase	\$5.00
	Prepaid Card - Reload Fee	\$2.00
	Quoted Rates: Travel & Gift Cards	---
External Funds/Wire Transfer Fees	Wire Transfer - Domestic Incoming	\$15.00
	Wire Transfer - Domestic Outgoing	\$25.00
	Wire Transfer - International	\$50.00
Night Drop Fees	Night Depository - Additional Bag Charge	\$15.00
	Night Depository - Bag Rental (one-time charge)	\$20.00
	Night Depository - Lost Key	\$25.00
	Night Depository - Security Deposit (key refundable)	\$5.00



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COMMERCIAL FEE SCHEDULE & OTHER SERVICE CHARGES

Safe Deposit Fees	Safe Deposit Box: 10" x 10"	\$125.00
	Safe Deposit Box: 2" or 2.5" x 5"	\$25.00
	Safe Deposit Box: 3" x 10"	\$55.00
	Safe Deposit Box: 3" x 5"	\$35.00
	Safe Deposit Box: 5" x 10"	\$75.00
	Safe Deposit Box: 5" x 5"	\$50.00
	Safe Deposit Box: Lock Drilling	\$250.00
	Safe Deposit Box: Lost Key	\$25.00
	Safe Deposit Box: Rent Past Due (per month)	\$5.00

These fees are standard amounts and are subject to change at any time and can be modified for each client.

Online Banking Service	Free
Enhanced Account Analysis Maintenance Fee (Monthly Fee)	\$50.00
Hard Token Charge (Monthly Fee Per Token)	\$1.00
ACH Monthly Maintenance Fee (Monthly Fee)	\$30.00
ACH Items Originated (Per Item)	\$0.20
ACH Remittance Fee (Monthly Fee)	\$35.00
ACH Positive Pay Fee (Monthly Fee/Per Account)	\$25.00
Same Day ACH Batch Fee	\$10.00
Same Day ACH Fee (Per Item)	\$.50
Same Day "Emergency" Service Fee	\$50.00
Same Day "Emergency" Service Fee (Per Item)	\$.50
Check Positive Pay Charge (Monthly Fee/Per Account)	\$25.00
Incoming Wire Fee (Per Wire)	\$15.00
Outgoing Domestic Wire Fee (Per Wire)	\$25.00
Outgoing International Wire Fee (Per Wire)	\$50.00
Remote Deposit Capture Fee (+ \$500 to purchase machine)	\$45.00
Remote Deposit Capture Fee (includes the lease of machine)	\$60.00
Endorsement Stamp Fee (One Time Fee)	\$30.00
Stop Payment Fee (Per Item)	\$35.00
SmartSafe Fee (Monthly Fee)	\$400.00
Vault Services Fee (Monthly Fee)	\$250.00
Cash Vault Order Fee (Per Order)	\$10.00
Cash Vault Deposit Fee (Per Deposit)	\$3.00
Money Service Business Fee (Monthly Fee)	\$500.00
Privately-Owned ATMs	\$75.00