

SERVICE RELATED FEES

Official Check Fee (payable to third party)	\$5.00
Money Order Fee	\$2.00
Payment by Phone Convenience Fee (loan paid with credit card)	\$15.00
Payment by Check Fee (loan paid via check by phone, Western Union)	\$8.00
Wire Request Fee (Incoming or Outgoing)	\$25.00
Outgoing International Wire Fee	\$35.00
Check Copy Fee (On-Line Check Copy FREE)	\$5.00
Duplicate Lien Release Copy (Processed within 48 hours)	\$10.00
Duplicate Lien Release Copy (Processed same day)	\$15.00
Check Printing Fee	Variable
Statement Copy Fee (On-Line Statement Copy FREE)	\$5.00
Return Statement Fee	\$5.00
Return e-Statement Fee	\$5.00
e-Statement Dis-Enrollment Fee	\$5.00
Research Fee (per hour)	\$45.00
Overnight Delivery Fee	\$20.00
Letter of Protest Fee	\$33.00
Check Collection Fee	\$25.00
Legal Processing Fee	\$50.00

ACCOUNT RELATED FEES

Courtesy Pay Fee (paid by Overdraft Coverage) Applies to Beacon Debit Card overdrafts. (Effective 1/31/12)	\$10.00
Courtesy Pay Fee (paid by Overdraft Coverage) Applies to Beacon Debit Card overdrafts. (Effective 3/1/12)	\$15.00
Courtesy Pay Fee (paid by Overdraft Privilege) Applies to check and ACH overdrafts.	\$33.00
Insufficient Funds Fee	\$33.00
Overdraft Protection - per transfer Automatic transfer of funds from savings to cover checks.	\$15.00
ACH Origination Return Fee	\$33.00
ACH Revoke Fee	\$33.00
Stop Payment Fee	\$33.00
Deposited Item Returned	\$33.00
Dishonored Check Charge	\$20.00
Inactive Account Fee	\$10.00
Low Balance Fee	\$5.00
Low Balance with Direct Deposit or Payroll Deduction	FREE
CD Surrender Processing Fee	\$20.00
Money Market Withdrawal Fee Applies to each withdrawal in excess of three (3) per month.	\$5.00
Gold/Silver Savings Withdrawal Fee Applies to each withdrawal in excess of two (2) per month.	\$5.00
IRA Transfer Fee (to another financial institution)	\$25.00
HSA Transfer Fee (to another financial institution)	\$25.00
Early Account Closing (closed within 120 days of opening date)	\$25.00

CHECK-IN AT HOME REMOTE DEPOSIT SERVICE FEES

0-20 Checks Deposited Monthly	FREE
21-50 Checks Deposited Monthly	\$10.00
51+ Checks Deposited Monthly	\$20.00

CARD RELATED FEES

Beacon or Allpoint ATM Fee (with Beacon Debit Card)	FREE
Debit Card Pin Transaction Fee (First 10 FREE)	\$2.00
Expedited Card Request Fee (Debit or ATM)	\$20.00
Lost Card Replacement Fee (ATM)	\$5.00
Lost Card Replacement Fee (Debit)	\$10.00
MasterCard Cross Border Fee	1% of purchase amt.
Non-Beacon ATM Surcharge Fee (with Beacon ATM Card)	\$1.50
Non-Beacon ATM Surcharge Fee (with Beacon Debit Card)	\$1.00
Worn Card Replacement Fee (Debit or ATM)	FREE

SURCHARGE FEES

When performing any transaction at an Automated teller machine (ATM) that is not owned by Beacon Federal or on the Allpoint network, you will be charged a surcharge fee. Surcharge fees may also be charged by the operator of the ATM for any transaction (even if the transaction was not completed). In addition, you could be charged by any national, regional, or local network used to complete the transaction. Surcharge fees can be charged to both ATM and Debit Card transactions.

TRANSACTION FEES

In addition to surcharge fees, use of your Debit Card could result in transaction fees. In any month, you may perform up to 10 PIN based transaction at no cost to you. Your 10 free PIN based transactions are a combination of Point of Sale, foreign (non-Beacon) ATM and Allpoint ATM transactions. Once you have performed 10 such PIN based transactions in one month, you will be charged a fee for each PIN transaction in excess of the 10. Transaction fees do not apply to ATM transactions at a Beacon-owned terminal, or to Debit Card transactions during which you select "Credit" as the method of purchase (merchant purchase transactions that may require your signature for authorization). Transaction fees do not apply to transactions performed with an ATM card.

CROSS BORDER FEE

When using your Debit Card outside of the United States, MasterCard will charge you a fee that is a percentage of your purchase amount.

PLEASE NOTE: Changes have been marked in **BOLD**. Supercedes previous notices.



Business Account Fees & Charges

Effective 01/31/12

SERVICE RELATED FEES

Customer Balance Inquiry	\$2.00
Rolled Coin Furnished/Change Order Fee (per roll)	\$0.10
Check Copy	\$5.00
Duplicate Statement	\$5.00
Additional Statement	\$5.00
Statement Balancing Fee (per hour)	\$45.00
Incoming OR Outgoing Wires	\$25.00
Money Order	\$2.00
Legal Paper Processing	\$100.00
Business Online Banking Monthly Fee (ACH and/or Wire Services)	\$25.00

ACCOUNT RELATED FEES

Deposit items Returned - Standard (first time)	\$25.00
Deposit Items Returned - Resubmits (second time)	\$25.00
Insufficient Funds (NSF)	\$33.00
Stop Payment Fee	\$33.00
Balance Verification Letter	\$20.00
Night depository Envelope Fee (per envelope: receipt mailed to customer)	\$1.00
Disposable Bag - Day (per bag)	\$1.00
Disposable Bag - Night Depository Fee (no receipt available)	FREE

CHECKING ACCOUNT RELATED FEES

FREE BUSINESS CHECKING

- ▶ First 300 monthly transactions are FREE.
- ▶ Checks deposited or paid after 300 monthly transactions are \$0.50
- ▶ No Monthly Fee

ADVANTAGE CHECKING FOR BUSINESS

- ▶ First 750 monthly transactions are FREE.
- ▶ Checks deposited or paid after 750 monthly transactions are \$0.25
- ▶ Minimum \$25,000 combined business deposit balance (in checking, savings and certificate accounts) to avoid \$12.00 Monthly Fee

PLEASE NOTE: Changes have been marked in **BOLD**. Supersedes previous notices.