

**ATM and Debit Card Fees**

|  |         |
|--|---------|
| ATM Service Charge Non-Sterling ATM (per transaction)      | \$2.00  |
| ATM Surcharge Fee (charged to non-clients)                 | \$3.00  |
| International ATM Withdrawal Fee (per transaction)         | \$3.00  |
| Lost ATM/Debit Card, first replacement is free, thereafter | \$10.00 |
| Rush Delivery of ATM/Debit Card                            | \$60.00 |

**MasterCard® ATM/Debit Card Transaction in Foreign Countries**

|  |      |
|--|------|
| Currency Conversion (% of US dollar transaction) | 0.2% |
| Cross Border (% of US dollar transaction)        | 2.8% |

**VISA® ATM/Debit Card Transaction in Foreign Countries**

|   |      |
|---|------|
| Foreign Transaction Fee (% of Transaction Amount) | 1.0% |
|---|------|

**Insufficient Funds, Stop Payments, and Returned Items**

|   |         |
|---|---------|
| Insufficient Funds and Returned Item Fees*                            | \$35.00 |
| Sustained Overdraft Fee**   | \$35.00 |
| Stop Payment (6 Month Protection)                                     | \$30.00 |
| Stop Payment (Bank Official Check)                                    | \$30.00 |
| Stop Payment (Zelle®)   | \$30.00 |
| Returned Deposited Items  | \$10.00 |
| Returned Foreign Item Handling Fee Additional (Plus Intermediary Fee) | \$20.00 |
| Returned Loan Payment Check   | \$15.00 |

**Check Fees**

|   |         |
|---|---------|
| Bank Check  | \$10.00 |
| Checkbook Reorder (Fee Depends on Style and Number of Checks) | Varies  |

**Account Closing**

|   |         |
|---|---------|
| Deposit Account Closed within 90 Days of Opening                              | \$25.00 |
| Accounts at Sterling National Bank collected by another financial institution | \$25.00 |
| Abandoned Account Processing  | \$20.00 |

**Legal Process**

|   |          |
|---|----------|
| Protest Fee   | \$10.00  |
| Legal process fee for each legal processing including attachments, restraining notices, executions, levies, summonses, subpoenas, etc. served on the Bank relating to depositor(s) accounts | \$150.00 |

**Photocopies**

|  |         |
|--|---------|
| Statement  | \$5.00  |
| Per item charge for deposit, withdrawal, signature card, teller's checks or any other Bank documents | \$5.00  |
| Paid Check   | \$5.00  |
| Hourly Research Fee  | \$35.00 |

**Miscellaneous**

## Collections:

|   |         |
|---|---------|
| Domestic (Incoming/Outgoing) and remitting bank fee   | \$35.00 |
| Foreign (Plus Correspondent Bank Fee)   | \$35.00 |
| Canadian – Non US Dollars (Plus Intermediary Fee)   | \$5.00  |
| Consul/Immigration Letter   | \$25.00 |
| Money Market/Savings Account Excess Item Fee  | \$10.00 |
| Overdraft Transfer (per transfer)   | \$15.00 |
| Savings Auto-Transfer (per transfer)  | \$10.00 |
| Hourly Fee for Reconciliation of Account  | \$35.00 |
| Returned Mail Handling/Undeliverable Statement (per item due to bad address)  | \$15.00 |
| Signature Guarantees  | \$10.00 |
| "On Us" Check Cashing – fee charged to cash a Sterling National Bank check for non-Sterling clients (Consumer and Business) | \$5.00  |
| Checks Deposited – Canadian (Plus Intermediary Fee)   | \$5.00  |
| Checks Deposited - Reject   | \$1.00  |
| Payroll Prep - Per Envelope   | \$5.00  |
| Bulk Cash Order   | \$5.00  |
| Lost Passbook   | \$10.00 |
| IRA Trustee Transfer  | \$20.00 |
| Balance Assessment  | Varies  |

**Wire Transfers**

|                          |         |
|--------------------------|---------|
| Domestic - Outgoing      | \$35.00 |
| Domestic – Incoming      | \$15.00 |
| International – Outgoing | \$45.00 |
| International – Incoming | \$15.00 |
| Mail Advice              | \$2.00  |



## Fee Schedule

|   |          |
|---|----------|
| <b>Foreign Currency Exchange</b>  |          |
| Processing fee for orders less than \$300 (US Dollars)                              | \$10.00  |
| Shipping Fees - Priority Overnight  | \$15.00  |
| Currency Order Return - within 5 Business Days                                      | \$15.00  |
| Currency Order Return - over 5 Business Days - (Plus Buy Rate)                      | \$15.00  |
| <b>Check Image Fee</b>  |          |
| Monthly fee to receive check images as part of paper or e-statement (Consumer)      | \$2.00   |
| Monthly fee to receive check images as part of paper or e-statement (Business)      | \$5.00   |
| <b>Online Bill Pay</b>  |          |
| Same-day electronic payment   | \$9.95   |
| Next business day check payment   | \$12.95  |
| <b>Safe Deposit</b>   |          |
| Rental (Based on box size and financial center location)                            | Varies   |
| Break Open  | \$175.00 |
| Lost Key  | \$25.00  |
| Late Payment  | \$10.00  |
| <b>Cash Services (in financial center) and Night Drop – (Business Clients Only)</b> |          |
| Night Drop Bag Processing   | \$3.00   |
| Lost Key  | \$25.00  |
| Currency Order Fee  | \$10.00  |
| Coin Ordered (per roll)   | \$0.15   |

Note: Other Consumer and Commercial Client Services and Treasury Management Services are available. Please speak to your Relationship Manager or Commercial/Treasury Management Sales Representative for more information and additional related fee schedules that may apply. Clients may, from time to time, receive products and services from Sterling National Bank or its BrioDirect sub-brand that are governed under specific product terms and conditions and other fees may apply.

\* Items returned or paid against insufficient or unavailable funds created by check, in-person withdrawal, or by other electronic means. For consumer accounts, no more than four (4) fees will be assessed on any day.

\*\* Fee applied on the 5<sup>th</sup> business day the account is overdrawn.