

Sewickley Savings Bank
Truth in Savings
Regulation DD Disclosure

Effective 9/1/10

Personal & Business Checking Fees

Cashiers Checks	\$5.00
Copy of cancelled check, statement, or deposit ticket	\$5.00
Insufficient funds by draft or ACH	\$35.00
Uncollected Funds	\$35.00
Return of a deposited item	\$15.00
Redeposit of a returned deposit	\$10.00
Return of a deposited item over \$2,500.00	\$27.00
Money Order	\$3.00
Stop Payment order	\$25.00
Stop Payment order on a Sewickley Savings Bank check or money order	\$25.00
Check Printing	Varies based on style of checks ordered
Wire outgoing—Domestic	\$20.00
Monthly service charge	Varies based on type of account
US Postal Service notification of address change	\$0.75
ATM over the transaction limit (per item)	Varies based on type of account
Deposits or Checks written over the limit (per item)	Varies based on type of account
Replace ATM/Debit Card	\$5.00
One free card replacement per year if lost or damaged	
Overdraft protection (per occurrence)	\$10.00
Dormant Account (monthly)	\$3.00
Trust Agreement Review by Management (effective 6/1/08)	\$50.00
Foreign ATM transactions (each)	\$2.00
IRA Funds Transfer to another source (per occurrence)	\$30.00
Records Research	
Customer Requested Account Research	\$25.00
	(per hour — 1 hour minimum)
Legal Firm Requested Account Research	\$50.00
	(per 1/2 hour — 1/2 hour minimum \$25.00 per quarter hour increments after min)
Tax Levy/Garnishment/Court Order/Processing Fee	**\$50.00

**Plus banks actual attorney's fees and court costs

No US Postal Money Orders accepted for cash or deposit (effective 10/15/2007)
Check items payable through Foreign Banks are not accepted for cash or deposit
(see management for details)