

Somerset Trust Company Account Fee Schedule & Fees for Other Banking Services

September 2024

Fees may be charged by the bank at any time after reasonable notice of not less than 30 days. Additional disclosures for your account are necessary to complete the total package. As per Federal regulations, this disclosure applies to consumer accounts.

Convenient Checking Account

Unlimited check writing..... No Fee

Horizon 50 Checking Account

Unlimited Check Writing..... No Fee

Student Advantage Checking Account

Unlimited Check WritingNo Fee

Regular Checking Account

*Monthly Minimum Balance Fee if daily balance falls below \$200 during a statement period \$3.00

No fee will be charged if checking account daily balance does not at any time fall below \$200 during the statement period;
OR, if minimum daily balance of \$1,000 or more is maintained during the statement period in any of these linked STC accounts: Statement Savings; Money Market Savings; Certificate of Deposit; Individual Retirement Account (IRA)
OR, you receive direct deposit of payroll, social security or other retirement benefit.

Personal Plus Interest Checking Account, Interest Checking Account, and STC Interest Earning Municipal Checking Account

*Monthly Minimum Balance Fee may be charged if the following conditions apply:
If minimum daily balance is below \$1,500 during a statement period;
OR, if average daily balance is below \$2,500 during a statement period..... \$5.00
No fee will be charged if average daily balance in a Somerset Trust Company Statement Savings Account is over \$3,000 during a statement period.

Advantage Interest Savings, Premium Green Money Market, and Municipal Money Market Account

*Monthly Minimum Balance Fee if minimum balance falls below \$50.00 during a statement period..... \$1.00

Statement Savings Account

*Monthly Minimum Balance Fee if daily balance falls below \$5.00 during a statement period..... \$1.00

Overdraft Protection Savings

*Monthly Minimum Balance Fee if daily balance falls below \$1,000 during a statement period..... \$1.00

Christmas Club Account

*Account Closing Fee/Early Withdrawal Fee
We may impose a penalty if you withdraw any or all of the principal before the maturity date. The penalty imposed will be the greater of \$5.00 or 7 days simple interest on the amount withdrawn.

Service Charges for Overdrafts

Insufficient Funds Charge, per paid item or per returned item

Insufficient funds occur when an item is presented against an account that does not have enough funds (current/ledger balance plus funds in a linked Overdraft Protection Savings Account or eligible LOC- Line of Credit) to cover the amount of the item.

Business and Analysis Accounts (No daily limit).....\$35.00
Consumer (Personal) Accounts (\$210.00 daily limit)....\$35.00
Applies to overdrafts created by check, in-person withdrawal, or other electronic means.

Unavailable Funds Charge, per paid item or per returned item

Unavailable funds occur when an item is presented against an account that has a current/ledger balance to cover the item, but some of that balance is unavailable due to funds which have not yet been collected or a hold has been placed.

Business and Analysis Accounts (No daily limit).....\$35.00
Consumer (Personal) Accounts (\$210.00 daily limit)....\$35.00
Applies to overdrafts created by check, in-person withdrawal, or other electronic means.

Other Account Fees

Check Order

Fees for checks may vary depending on styles and design ordered



Toll Free 1-800-972-1651 www.somersettrust.com



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Stop Payment Fee, per item

Includes automatic items..... \$25.00

Copy of Check Image (if more than 5 per month).....\$1.00

Off-cycle Statement (if more than 5 per month).....\$5.00

Snapshot Statement.....\$3.00

Returned Check Fee, for deposited items..... \$3.00

Post-Dated Check Return..... \$2.00

Research Fee.....\$20.00 per hour
\$5.00 minimum, includes checkbook balancing

Note: If error was made by bank, fee is waived

Fees for other banking services

Money Order..... \$1.00

Treasurer's Check..... \$3.00

Bank Draft..... \$5.00

Collection Items..... \$15.00

Wire-Transfer-Incoming..... \$8.00

Wire Transfer-Outgoing.....\$18.00

Foreign/International Transfer..... \$40.00

Coin/Currency Straps, per box..... \$3.50

Coin/Currency Wrapping, per \$100..... \$1.00

Coin/Currency Order, per \$100..... \$.05

Night Deposit Bags, up to 2 bags..... \$1.50/month

For each additional bag..... \$1.50/month

Check Cashing for Non-Customer

Per check, up to amounts of \$2,500..... \$5.00

Per check, amounts over \$2,500..... \$25.00

Coin Counting for Non-Customer..... 8%

ATM Card Replacement Fee..... \$5.00

Counter Checks (3 per page)..... \$1.00

Safe Deposit Boxes

Size

2 x 5 x 18

3 x 5 x 18

2 x 10 x 18

5 x 5 x 18

3 x 10 x 18

4 x 10 x 18

5 x 10 x 18

8 x 10 x 18

10 x 10 x 18

Lost Key Fee

Box Drilling Fee

Rental Fee

\$15.00

\$18.00

\$23.00

\$25.00

\$30.00

\$35.00

\$40.00

\$60.00

\$75.00

\$10.00

\$150.00



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