

SCHEDULE OF FEES

Fees common to all the bank's products and services

Return Check Fee (Third Party Check)	10.00	Keystone Interest Checking Accounts	
Account Research (per hour)	20.00	Maintenance Service Charge ²	5.00
Check Copy	5.00	Insufficient/Uncollected Funds Charge ¹	25.00
Monthly Statement Copy	2.00	Stop Payment Charge (per request)	20.00
Account Histories	2.00	Check printing charge (style ordered)	Varies
Incoming Wire Transfer (Domestic)	10.00	MMDA Accounts	
Incoming Wire Transfer (Foreign)	20.00	Insufficient/Uncollected Funds Charge ¹	25.00
Outgoing Wire Transfer (Domestic)	15.00	Stop Payment Charge (per request)	20.00
Outgoing Wire Transfer (Foreign)	30.00	Check printing charge (style ordered)	Varies
Outgoing Wire Transfer (Foreign) >\$40,000	40.00	Statement Savings Accounts	
Overdraft Protection - Charged against the deposit account covering the overdraft	3.00	Maintenance Service Charge ²	5.00
Over the Counter Checks	2.00	Stop Payment Charge (per request)	20.00
Bank Checks	2.00	Kids Club Savings Accounts	
Money Orders	2.00	Maintenance Service Charge ²	N/A
Manual Check processing Charge	2.00	Christmas/Vacation Club Savings Accounts	
I.R.S. Levy	50.00	Maintenance Service Charge ²	N/A
Premature Closing fee (first 90 days)	15.00	Simply Free Business Checking	
Night deposit bags (first 25 free)	.30	Maintenance Service Charge ²	N/A
Night deposit key (first 2 free)	5.00	Insufficient/Uncollected Funds Charge ¹	25.00
Simply Free Checking Accounts		Stop Payment Charge (per request)	20.00
Maintenance Service Charge ²	N/A	Check printing charge (style ordered)	Varies
Insufficient/Uncollected Funds Charge ¹	25.00	Business Interest Checking	
Stop Payment Fee Charge (per request)	20.00	Maintenance Service Charge ²	N/A
Check printing charge (style ordered)	Varies	Insufficient/Uncollected Funds Charge ¹	25.00
Interest Checking Accounts		Stop Payment Charge (per request)	20.00
Maintenance Service Charge ²	N/A	Check printing charge (style ordered)	Varies
Insufficient/Uncollected Funds Charge ¹	25.00	IOLTA Accounts	
Stop Payment Charge (per request)	20.00	Maintenance Service Charge ²	N/A
Check printing charge (style ordered)	Varies	CD and IRA Accounts	
50+ Interest Checking Accounts		Maintenance Service Charge ²	N/A
Maintenance Service Charge ²	N/A		
Insufficient/Uncollected Funds Charge ¹	25.00		
Stop Payment Charge (per request)	20.00		
Check printing charge (style ordered)	Varies		

¹ Your check or draft returned for any reason. An insufficient/uncollected funds charge may be created by check, in-person withdrawal, or preauthorized payment to a loan account at Altoona First. An insufficient funds charge is assessed when the balance in the account is insufficient to pay the item. An Uncollected funds charge is assessed when the balance in the account is sufficient to pay the item, but the available balance is not. ²This is the fee for falling below the minimum balance requirements of the account.