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Government Arrangement

Community Bank is operated through a contract between a commercial financial institution and the Department of Defense. Currently the contractor is Navy Federal Credit Union (NFCU). The Defense Finance and Accounting Service (DFAS), in coordination with the Military Service banking representatives, is responsible for oversight of Community Bank. Community Bank is referred to as "Community Bank," "the Bank," "we," "us," or "our" within this document. "You" and "Your" means each and every owner of the account and each and every other person with authority to operate the account.

In accordance with the contract between NFCU and DFAS, Community Bank may be identified as "Community Bank, Operated by Navy Federal Credit Union". Your relationship is with Community Bank, not Navy Federal Credit Union. Neither this Account & Miscellaneous Schedule of Fees (Schedule of Fees) nor other documents associated with your account(s) at Community Bank create a contractual, fiduciary, quasi-fiduciary or special relationship between you and NFCU.

Your Guide to Service Fees

This Schedule lists account fees applicable to personal and organizational accounts[1] as described on the following pages. It contains information about our balance requirements, transaction limits or allowances and some of our standard fees. Your account and deposit relationship with us are governed by this Schedule of Fees and the Deposit Agreement and Disclosures (Deposit Agreement). Please read both agreements carefully. These agreements are part of the binding contract between you and us for your account and deposit relationship. You can also find these agreements at dodcommunitybank.com. We may add or change accounts / services and convert or discontinue existing accounts or services from time to time.

Some of the standard fees for each account are listed with the account description. Other fees that may apply, depending on which account you have and what services you use, are listed in the sections which follow the account descriptions. Please review the entire schedule carefully. Fees for your account may vary based on your overall relationship with us, and additional fees may apply depending on how you use your account. For information about interest rates, information about other services, and fees not covered in this schedule, please visit a banking center or call us at the number on your statement.

[1] Note that this Schedule of Fees does not apply to organizational accounts on account analysis. Organizations that qualify for account analysis will be provided a separate fee agreement prior to account opening

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Individual Accounts

Checking Accounts

Account	Account Fees and How to Avoid it	Other Important Account Information
Regular Checking • Non-interest bearing • Minimum to open - $0	Minimum balance - $0 Monthly maintenance fee - $0 Account closed within 90 days of opening- $10	This non-interest-bearing account allows you to write checks and perform Point of Sale (POS) Debit Card transactions without per item charges. Optional Overdraft Protection is available from your linked savings account or Line of Credit.
Interest Bearing Checking • Interest Bearing • Variable Rate[2] • Minimum to open - $100	Monthly maintenance fee - $6 To avoid the monthly maintenance fee, maintain a minimum average monthly balance of $500 or more. Account closed within 90 days of opening - $10	This account earns a variable rate of interest and allows you to write checks and perform Point of Sale (POS) Debit Card transactions without per item charges. Optional Overdraft Protection is available from your linked savings account or Line of Credit.
ATM Only Checking (Guantanamo Bay Only) • Non-interest bearing • Minimum to open - $0	Monthly maintenance fee - $0 Account closed within 90 days of opening - $10 ATM Replacement Card - $1	This account is designed for non-US citizens working in Guantanamo Bay. Direct deposit is required for the account to be opened. This account allows you to perform ATM transactions only, with a Community Bank ATM Card.
£ Sterling Checking (UK Only) • Non-interest bearing • Minimum to open - £0	Minimum balance - £0 Monthly maintenance fee - £0 Account closed within 90 days of opening- £6	This is a Pound Sterling Checking Account that is only available in the UK. Debit or ATM Cards are not available for this account. This account allows for transactions to be conducted within the banking center or by writing cheques only.

[2] Interest will not accrue on days the account balance falls below $500.

Savings Accounts

Account	Account Fees and How to Avoid it	Other Important Account Information
Savings Account • Interest bearing • Variable Rate • Minimum to open - $0	Minimum balance - $0 Monthly maintenance fee - $0 Account closed within 90 days of opening- $10	This is a basic, variable rate interest bearing savings account. This account is used to help build a savings program.

Certificates of Deposit

Account/Terms	Account Fees and How to Avoid It	Other Important Account Information
90 days – 36 months • Minimum to open - $1,000 • Interest Rate – Fixed until maturity • Interest Payment – Paid annually or at maturity	Transaction Limitations – No additional deposits until maturity Renewal Policy – Automatically renews Penalty for early withdrawal: • **90 days - 12 months**: 30 days interest • **13 months - 36 months**: 90 days interest	See the Deposit Agreement for additional information about how we calculate interest, and other terms for CDs. All CDs can be kept until maturity after a Permanent Change of Station (PCS), Expiration of Terms of Services (ETS), or if the Authorized Customer Status changes.

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Organizational Accounts

Certain groups, companies, and organizations are eligible to open USD organizational regular or interest-bearing accounts. A Letter of Authorization, issued through the applicable command, must be provided to open this account. For information about Local Currency accounts and accounts on analysis, please contact a Banking Center Representative.

Account	Account Fees and How to Avoid it	Other Important Account Information
Organizational Regular Checking • Non-interest bearing • Minimum to open - $0	Monthly maintenance fee[3] - $5 To avoid the monthly maintenance fee, maintain a minimum average monthly balance of $300 or more. Account closed within 90 days of opening- $10	This non-interest-bearing account allows the organization and authorized signers to write checks. Organizational Online Banking service is available with this account.
Organizational Interest Bearing Checking • Interest bearing • Variable Rate[2] • Minimum to open - $100	Monthly maintenance fee[3] - $6 To avoid the monthly maintenance fee, maintain a minimum average monthly balance of $500 or more. Account closed within 90 days of opening - $10	This interest-bearing account allows the organization and authorized signers to write checks. Organizational Online Banking service is available with this account.
Organizational Savings • Interest bearing • Variable Rate • Minimum to open - $0	Monthly maintenance fee - $0 Account closed within 90 days of opening - $10	This is a basic, variable rate interest bearing savings account. This is a limited transaction account that is used to help build a savings program for the organization. Organizational Online Banking service is available with this account.

[3] In order to receive an account without a monthly maintenance fee, an approval letter from base command or delegate recognizing the account as a Soldier & Family Readiness Group is required.

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Miscellaneous Fees

This section includes some additional fees that may apply to our accounts and services. For more information about these additional services and applicable fees, please call us at the number on your statement.

Banking at ATMs

Not all types of transactions will be available at all ATMs.

Community Bank ATM – an ATM that prominently displays the Community Bank name and/or logo on the ATM:

All transactions……..	No Fee

Non-Community Bank ATM – an ATM that does not prominently display the Community Bank name and logo on the ATM:

Withdrawals, each……	$1.50
Transfers, balance inquires and all other transactions, each……..	$1.00
Denials, each…….	$1.00

The denial fee applies to each request to withdraw or transfer funds at a non-Community Bank ATM that is denied because the request exceeds either the available balance or the daily cash withdrawal limit.

When you use a non-Community Bank ATM, you may also be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

Community Bank does not charge non-accountholders for using Community Bank ATMs; however, the non-accountholder's financial institution may assess a charge.

See the disclosure that accompanied your card for more information and additional descriptions of fees that may apply.

[4] Returned Item fees also apply to non-accountholders negotiating items at Community Bank.

Insufficient Funds – Overdraft and Returned Items

When you do not have enough available funds in your account to cover an item, we may pay the item and overdraw your account (an overdraft item), or we may decline and return the item unpaid (a returned item). In either case we may charge you a fee. These fees are reported on your statement as an "OD Item fee" if the item is paid or an "NSF Ret Item Fee" if the item is returned and not paid. An "item" includes each order or instruction for the payment, withdrawal, or transfer of funds from your account. Examples of items are a check, a Standing Payment Order, an in-person withdrawal slip, an ATM withdrawal, or other electronic instruction (such as a point of sale or online bill payment instruction).
Please see the Deposit Agreement for more information about overdrafts, NSF returned items and how we process and post these items.

Fee for each overdraft item and returned item[4]….	$20
For Sterling account (UK only)……	£14
For Organizational accounts, not on analysis…...	$6

Copies and Related Services

Statement Reconciliation, after first…….....	$3
Bank Statement Copy < 6 months, each….....	$1
Bank Statement Copy > 6 months, each….....	$2
Statement access from Online Banking……....	No Fee
Screen Print Statement Copy…….....	No Fee
Checks & Other Items, each…….....	$1
Checks & Other Items from Online Banking……	No Fee
Euro Denominated Items, each…….....	€5
Statement research (per hour – one hour min)…..	$15

Wire Transfers

Incoming……..	No Fee
USD Pay Upon Proper ID (PUPID) – receipt…..	No Fee
USD Outgoing (account holder & GTMO residents)	$15
USD Outgoing (non-accountholder)……	$20
GBP Wire (account holder)[5] …….....	$20
GBP Wire (non-account holder)[5] ….....	$25
Euro Wire (accountholder)[5] …….	$25
Euro Wire (non-accountholder)[5] ……..…	$30
Wire Transfer Recall.....	Beneficiary Bank Fee

[5] Additional fee for foreign wire transfer may be generated by the receiving bank and passed onto the originator.

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Wire Transfers Continued…

SEPA Euro Cross Border Payments
(2-3 business days processing)

From the UK to SEPA country (accountholder)[6]……..	$2
From the UK to SEPA country (non-accountholder)[7]……	$3

Check Cashing

Account Holders

Community Bank Checks……...	No Fee
Non-Community Bank Checks……...	No Fee
U.S. Treasury, State, and Local U.S. Government Checks…	No Fee

ATM Only Account Holders – GTMO Only

U.S. Treasury, State, and Local U.S. Government Checks…	No Fee[8]
Money Orders, Cashier's Checks, & Traveler's Checks[8]…	1% of total value of checks ($3min., $20 max)[9]

Non-Account Holders

Community Bank Checks……...	No Fee
U.S. Treasury, State, and Local U.S. Government Checks…	No Fee[8]
Money Orders, Cashier's Checks & Traveler's Checks up to $6,725……	1% of total value of checks ($3min., $20 max)[9]

Other Fees and Services

Check and Deposit ticket orders…….	Style determines price
Collection Item…….....	$10 plus paying bank fee
U.S. Savings Bonds – redeemed…….	No Fee
Foreign Currency Draft – purchased…..……	$5
Cashier's Checks – purchased……...….....	$5
Money Orders – purchased…….	$.50 first $100 $.25 each additional $100
Value Added Tax (VAT) Checks (where available)	$1
Stop payment, per request or renewal…….....	$20
Stop payment, Organizational Account…….	$20
Stop payment, UK Sterling Account……..…….....	£14
Stop payment, Euro Account……....	€16
Stop payment, Won Account…….	₩22,000
Online Banking Euro/Sterling Bill Payment (per transaction, where available)……..…….	$1
Organizational Online Banking Euro/Sterling Bill Payment (where available)…….….....	No Fee
One-Time Payment Local Currency Banking Center (accountholder – where available)……....	$2
One-Time Payment Local Currency Banking Center (non-accountholder – where available)…..…	$3
Euro Tracer Request……	Beneficiary bank fee
Euro Recall Request……	Beneficiary bank fee
Coin Redemption (at select locations)[10] ……..	5% of total redeemed coin value.

[6] Standard Euro Wire (accountholder) fee will apply when sending a wire from the UK to a non-SEPA country.
[7] Standard Euro Wire (non-accountholder) fee will apply when sending a wire from the UK to a non-SEPA country.

[8] $6,725.00 maximum check amount
[9] Charges as a combined total of all checks presented.
[10] Excess coin volumes above expected accumulations may be rejected or subject to additional fees.

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