

Account & Miscellaneous Schedule of Fees

Effective March 2, 2018

CommunityBank

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Government Arrangement

Community Bank is a Department of Defense owned banking program operated through a contract with a commercial financial institution. The Defense Finance and Accounting Service, in coordination with the Military Service banking representatives, is responsible for the oversight and management 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.

Bank of America, N.A. currently operates Community Bank under a contract with the Defense Finance and Accounting Service. In accordance with that contract, Community Bank may be identified as “Community Bank, Operated by Bank of America.” Nevertheless, your relationship is with Community Bank, not Bank of America, N.A. Additionally, 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 Bank of America, N.A.

Your Guide to Service Fees

This schedule lists account fees applicable to personal and organizational accounts¹ as described on the following pages. It contains information about

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.

our balance requirements, transaction limits or allowances and some of our standard fees for these accounts. Your account and deposit relationship with us are governed by the Schedule of Fees and the Deposit Agreement and Disclosures. 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. Some of the 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.

Individual Accounts

Checking

■ Regular Checking

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. Online Banking service with free stateside bill pay is available with this account.

Minimum to open.....	\$0
Minimum balance.....	\$0
Monthly maintenance fee.....	\$0
Account closed within 90 days of opening.....	\$10

■ Interest Bearing Checking

This account earns a variable rate of interest² 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. Online Banking service with free stateside bill pay is available with this account.

Minimum to open.....	\$100
Minimum average monthly balance to avoid maintenance fee.....	\$500
Monthly maintenance fee.....	\$6
Account closed within 90 days of opening.....	\$10

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

- **ATM Only Checking (Guantanamo Bay Only)**

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.

Minimum to open.....	\$0
Teller assisted transactions ³	\$1
Account closed within 90 days of opening.....	\$10
ATM Replacement Card.....	\$1

- **£ Sterling Checking (UK Only)**

This is a Pound Sterling Checking Account available only in the UK. Preferential exchange rates apply, under certain circumstances, when using this account. Debit Cards or ATM Cards linked to a Sterling Checking account will only have ATM withdrawal capabilities using a Community Bank ATM. There are no POS capabilities.

Minimum to open.....	£0
Minimum balance.....	£0
Monthly maintenance fee.....	£0
Account closed within 90 days of opening.....	£6

³ Fee is waived if the ATM is unavailable

Savings

■ Regular Savings

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. If the account has excessive withdrawals, we may close or convert the account to another type of account which may no longer earn interest (refer to *Transaction Limits for Savings Accounts*).

Minimum to open.....	\$0
Monthly maintenance fee.....	\$0
Account closed within 90 days of opening.....	\$10

Transaction Limits for Savings Accounts

There is no limit on the number of deposits you make to your account or the number of withdrawals and transfers you make at a banking center, by mail, or at an ATM. The *Deposit Agreement and Disclosures* and federal regulations limit you to no more than a total of six transfers each monthly statement cycle (each month for a quarterly statement cycle) from a savings account by means of a pre-authorized transfer (automatic, wire, telephone or Online Banking), check, draft or Debit Card. Of the six transfers, if checks, drafts or Debit Cards are allowed on the account, no more than three transfers may be made by check, draft or Debit Card. Because of this limitation, checks and Debit Cards should not be used. If you exceed the legal limits on more than an occasional basis, we may restrict or revoke your transaction privileges, close your account, or convert the account to another type of account which may no longer earn interest.

Certificates of Deposit (CD)

See the *Deposit Agreement and Disclosures* 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.

- **90 days – 12 months**
- **13 months – 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
<i>Penalty for early withdrawal:</i>	
90 days – 12 months.....	30 days interest
13 months – 36 months.....	90 days interest

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.

■ Organizational Regular Checking

Minimum to open.....	\$0
Minimum average monthly balance to avoid maintenance fee.....	\$300
Monthly maintenance fee ⁴	\$5
Account closed within 90 days of opening.....	\$10

■ Organizational Interest Bearing Checking

Minimum to open.....	\$0
Minimum average monthly balance to avoid maintenance fee.....	\$500
Monthly maintenance fee ⁴	\$6
Account closed within 90 days of opening.....	\$10

⁴ In order to receive an account without a monthly maintenance fee, an approval letter from base command or delegate recognizing the account as a Family Readiness Group is required.

Organizational Savings Account

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. If the account has excessive withdrawals, we may close or convert the account to another type of account which may no longer earn interest (refer to *Transaction Limits for Savings Accounts*).

Minimum to open.....	\$0
Monthly maintenance fee.....	\$0
Account closed within 90 days of opening.....	\$10

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 or and 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.

Insufficient Funds – Overdraft and Returned Items

When you do not have enough available funds in your account to cover an item, we may either pay the item and overdraw your account (an overdraft item⁵) or we may decline and return the item unpaid (a returned item⁵). In either case we may charge you a fee. 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 and Disclosures* for more information about overdrafts, NSF returned items and how we process and post these items.

Fee for each overdraft item and returned item....	\$20
For Sterling account (UK only).....	£14

⁵ 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.

■ 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
Incoming (ATM Only accounts).....	\$20
USD Pay Upon Proper ID (PUPID) – receipt.....	No Fee
USD Outgoing (account holder)	\$15
USD Outgoing (ATM Only accounts & non-account holder)	\$20
GBP Wire (account holder) ⁶	\$20
GBP Wire (non-account holder) ⁶	\$25
Euro Wire (account holder) ⁶	\$25
Euro Wire (nonaccount holder) ⁶	\$30

SEPA Euro Cross Border Payments

From the UK to SEPA country (account holder) (2-3 business days processing) ⁷	\$2
From the UK to SEPA country (nonaccount holder) (2-3 business days processing) ⁸	\$3
From and to SEPA country (excl UK) (1-2 business days processing) ⁹	\$16

⁶ Additional fee for foreign wire transfer may be generated by the receiving bank and passed onto the originator.

⁷ Standard Euro wire fee of \$25 will apply when sending a wire from the UK to a non-SEPA country.

⁸ Standard Euro wire fee of \$30 will apply when sending a wire from the UK to a non-SEPA country.

■ 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
Yen Drafts Cashed (Japan only).....	\$10

ATM Only Account Holders – GTMO Only

U.S. Treasury, State, and Local U.S. Government Checks.....	No Fee ¹⁰
Money Orders, Cashier's Checks, & Traveler's Checks ¹⁰	1% of total value of checks (\$3min., \$20 max) ¹¹
Counter Check or Withdrawal Slips (un-encoded).....	\$1.00

Non-Account Holders

Community Bank Checks.....	No Fee
U.S. Treasury, State, and Local U.S. Government Checks.....	No Fee ¹⁰
Money Orders, Cashier's Checks & Traveler's Checks up to \$5,000.....	1% of total value of checks (\$3min., \$20 max) ¹¹
Yen Draft (government agency relief checks in Japan only).....	\$10

⁹ Euro wire fees apply when requesting a wire transfer from or to a non-SEPA country.

¹⁰ \$5,000 maximum check amount

¹¹ Charged as a combined total of all checks presented.

■ Other Fees and Services

Check and Deposit ticket orders. Style determines price Deposited or cashed items returned, each	
Individual.....	\$20
Organizational (not on analysis).....	\$6
Overdraft Charge (per item).....	\$20
Overdraft Charge (UK Sterling Accounts).....	£14
Collection Item.....	\$10 plus paying bank fee
Online Banking Euro Bill Payment (per transaction, where available).....	\$1
Organization Online Banking Euro Bill Payment.....	No 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
Giro Credit (UK only).....	25 pence
One-Time Payment Local Currency Banking Center (account holder – where available).....	\$2
One-Time Payment Local Currency Banking Center (non-account holder – where available).....	\$3
Euro Tracer Request.....	Beneficiary bank fee
Euro Recall Request.....	Beneficiary bank fee
Value Added Tax (VAT) Checks (where available)...	\$1
Stop payment, per request or renewal.....	\$20
Stop payment, UK Sterling Account.....	£14
Stop payment, Euro Account.....	€16
Stop payment, Won Account (organizational accounts in Korea only).....	₩22,000
Coin Redemption (at select locations).....	5% of total value of redeemed coins

CommunityBank

DoDCommunityBank.com

Deposits are FDIC Insured

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