



Schedule of Deposit Account Products and Common Features Service Fees

Common Features	SERVICE FEES	Common Features	SERVICE FEES
Account-to-Account Transfer Requests	Complimentary	Automated Teller Machine ("ATM")	
Account Balance Inquiries	Complimentary	Chappell Hill Bank owned or in-network ATMs	Complimentary
Account Closed within first 90 Days	\$30	Non-owned ATM Transactions, Transfers, each	\$2.00
Account Research Assistance, per hour	\$30		
Account Research Printed Documents, per page	\$3		
		Cashier's Checks	
Check Orders (cost will vary by styles and accessories)	Varies	Cashier's Check (Customers only)	\$8
Collection Items (Incoming or Outgoing), per item	\$20	Conversion of On-Us Check to Cashier's Check (Non-customer)	\$15
Debit Card Replacement	\$10	Cashier's Check Stop Payment and Reissue, per item	\$45
Fax Fee, per page (Customers only)	\$2		
Foreign Exchange Fee, each, cost plus	\$10	Check Cashing*	
		Checks Drawn on Customer's Account at Chappell Hill Bank	Complimentary
Garnishment, Levy, or Freeze by Court Order or IRS	\$75	*We do not offer check cashing to non-customers	
Individual Retirement Accounts (Close out, Transfer, Early Withdrawal)	\$25		
Internet Banking with Bill Pay	Complimentary	Safe Deposit Box and Safekeeping Services	
Notary Services (Customers Only)	Complimentary	Auto-debit of box fees to a CHB deposit account is required.	
		Safekeeping of Documents Annual Fee	\$25
Overdraft or Non-Sufficient Funds Fee (Paid or Returned), per item	\$35	3 x 5 Box	\$15
Overdraft Protection (automated transfers from a linked account)	Complimentary	3 x 10 Box	\$30
		5 x 10 Box	\$40
Print-out of Statement or Images, per page	\$3	10 x 10 Box	\$75
Returned Deposited Checks or Debits ("Charge-backs"), per item	\$5	Safe Deposit Box Drilling	\$150
Returned Deposited Checks or Debits ("Recleared"), per item	\$5	Safe Deposit Key Replacement, each	\$50
Return Mail Handling, per item	\$10		
Stop Payment for Check or Range of Checks	\$35	Wire Transfers and Transfer Remittances	
Stop Payment for ACH or Recurring Item	\$35	(Customers Only)	
Temporary Check Printing (per sheet of checks)	\$5	Wire Transfer Cut-off time is 2:00 pm daily	
Third-party Customer Authorized Verification of Account (s)	\$25	Domestic Wire (Incoming or Outgoing)	\$30
		International Wire (Incoming or Outgoing)	\$50

Deposit Account Products

Non-Interest Bearing Accounts		Interest Bearing Accounts	
Checking with Direct Deposit		NOW Checking	
Minimum Balance to Open	\$50	Minimum Balance to Open	\$50
Minimum of one direct deposit per month required	No Fee	Minimum Daily Balance to Earn Interest	\$1,000
Will convert to a Regular Checking account if direct deposit is not posted		Minimum Daily Balance to Avoid Monthly Fee	\$1,000
		Monthly Service Fee if balance drops below minimum daily balance	\$15
Regular Checking		Money Market	
Minimum Balance to Open	\$50	Minimum Balance to Open	\$50
Minimum Daily Balance to Avoid Monthly Fee	\$750	Minimum Daily Balance to Earn Interest	\$2,500
Monthly Service Fee*	\$8.50	Minimum Daily Balance to Avoid Monthly Fee	\$2,500
*No Monthly Service Fee for Seniors 60+, Students, Educators, Military or First Responders (Police, EMS, Fire, Medical)		Monthly Service Fee if balance drops below minimum daily balance	\$15
		Withdrawal Fees in excess of 6 per month, per item	\$15
Business Checking		Statement Savings	
Minimum Balance to Open	\$50	Minimum Balance to Open	\$50
Minimum Daily Balance to Avoid Monthly Fee	\$500	Minimum Daily Balance to Avoid Quarterly Fee	\$200
Monthly Service Fee if balance drops below minimum daily balance	\$10	Quarterly Service Fee if balance drops below minimum daily balance	\$5
		Withdrawal Fees in excess of 3 per quarter, per item	\$5

Certificate of Deposits ("CD")

*CD terms from 6-months to 5-years	*Frequency and method of interest payment or withdrawals may affect the Annual Percentage Yield.
*CDs are Automatically Renewable at maturity. There is 10-day grace period at maturity for all CDs to renew or withdraw funds.	
*Early Withdrawal Penalties may reduce the Annual Percentage Yield. Early Withdrawal penalties may reduce the principal. Early withdrawal penalty will be a minimum of 6-months interest.	*Interest on CDs may be capitalized to the CD quarterly or accrued interest may be credited to a deposit account.

Loan Products

The Bank offers a wide range of loan products and services, including Residential Loans, Personal Loans, Commercial Loans, Real Estate Loans, Interim Construction Loans, and Home Equity Loans.

Other Disclosures

- Other fees may apply.
- Interest Rates are subject to change without notice. Common feature service fees are subject to change without notice.
- Transfers from a Money Market Account or Savings Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no more than a total of six by check, draft, debit card, or similar order to third parties.
- The Bank uses the Daily Balance computation method to calculate interest on deposits.
- A \$30 "Inactivity Fee" may be assessed if a deposit account or safe deposit box remains inactive for 11-months. The Bank will make a reasonable effort to contact the customer to avoid the fee and to return the account to an active status.
- Please refer to the Bank's account Terms and Conditions agreements and other important account disclosures for more details.