

Sewickley Savings Bank
Truth in Savings
Regulation DD Disclosure

Effective 9/1/10

Personal & Business Checking Fees

Cashiers Checks	\$5.00
Copy of cancelled check, statement, or deposit ticket	\$5.00
Insufficient funds by draft or ACH	\$35.00
Uncollected Funds	\$35.00
Return of a deposited item	\$15.00
Redeposit of a returned deposit	\$10.00
Return of a deposited item over \$2,500.00	\$27.00
Money Order	\$3.00
Stop Payment order	\$25.00
Stop Payment order on a Sewickley Savings Bank check or money order	\$25.00
Check Printing	Varies based on style of checks ordered
Wire outgoing—Domestic	\$20.00
Monthly service charge	Varies based on type of account
ATM over the transaction limit (per item)	Varies based on type of account
Deposits or Checks written over the limit (per item)	Varies based on type of account
Replace ATM/Debit Card	\$5.00
One free card replacement per year if lost or damaged	
Overdraft protection (per occurrence)	\$10.00
Dormant Account (monthly)	\$3.00
Trust Agreement Review by Management (effective 6/1/08)	\$50.00
Sewickley Savings Bank Customers Using a Foreign ATM's	\$2.00
<i>(May vary by account type)</i>	
IRA Funds Transfer to another source (per occurrence)	\$30.00
Records Research	
Customer Requested Account Research	\$25.00
(per hour — 1 hour minimum)	
Legal Firm Requested Account Research	\$50.00
(per 1/2 hour — 1/2 hour minimum \$25.00 per quarter hour increments after min)	
Tax Levy/Garnishment/Court Order/Processing Fee	**\$50.00
**Plus banks actual attorney's fees and court costs	

No US Postal Money Orders accepted for cash or deposit (effective 10/15/2007)
Check items payable through Foreign Banks are not accepted for cash or deposit
(see management for details)