

# Personal Deposit Account Fee Schedule

## Checking/Savings Options

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Checking Options	MINIMUM OPENING DEPOSIT	MONTHLY FEE	HOW TO WAIVE THE MONTHLY FEE (PER SERVICE FEE PERIOD) <sup>1</sup> AND OTHER CONDITIONS
Santander Select <sup>®</sup> Checking	\$25	\$25	Maintain a minimum combined balance of \$25,000 in bank deposits (consumer and certain business products <sup>2</sup> ) and eligible investments <sup>3</sup> held with Santander Investment Services.
Simply Right <sup>®</sup> Checking	\$25	\$10	Any deposit, withdrawal, transfer, or payment that is posted during the calendar month to the Simply Right Checking account will waive the Monthly Fee (excludes fees, rebates, and adjustments posted by Santander). Additionally, the Monthly Fee is waived if any owner on the account is under 26 years of age.
Santander <sup>®</sup> Essential Checking	\$10	\$4	The Monthly Fee is waived if any owner on the account is under 26 years of age or 65 years of age or over. If these conditions are no longer met, the waiver may be removed.

Savings Options	MINIMUM OPENING DEPOSIT	MONTHLY FEE	HOW TO WAIVE THE MONTHLY FEE (PER SERVICE FEE PERIOD) <sup>1</sup> AND OTHER CONDITIONS
Santander Select <sup>®</sup> Money Market Savings	\$25	\$0	No Monthly Fee. Only available to owners of a Santander Select Checking account.
Santander <sup>®</sup> Money Market Savings	\$25	\$10	No Monthly Fee with any personal Santander checking account, or with \$10,000 average daily balance in the Santander Money Market Savings account.
Santander <sup>®</sup> Savings	\$25	\$1	No Monthly Fee with any personal Santander checking account, or with \$100 average daily balance in the Santander Savings account. Additionally, the Monthly Fee is waived if any owner on the account is under 26 years of age.
IRA Money Market Savings	\$10	\$0	No Monthly Fee.
Individual Development Account (IDA)	\$10	\$0	No Monthly Fee. This account requires participation with a non-profit agency's IDA program.

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<sup>1</sup>Santander Select Checking accounts have a grace period of three Service Fee Periods after the account is opened before the Monthly Fee is assessed, Simply Right Checking has a grace period of two Service Fee Periods, and Santander Essential Checking had no grace period. This grace period does not apply to any new savings accounts, except for Santander Savings.

<sup>2</sup>Eligible business products include Business Checking, Savings, Money Market Savings, and Certificates of Deposit accounts, but exclude the following accounts: IOLTA, Bankruptcy, Brokered Deposits, Controlled Disbursement, Escrow, Government, and Union accounts.

<sup>3</sup>Eligible investments held with Santander Investment Services do not include the following: Annuities held at Mass Mutual, Allstate, Phoenix, Ohio National; Immediate annuities or annuities that have become annuitized; Mutual funds and 529 products not custodied by National Financial Services LLC; Insurance products (with the exception of certain annuities held directly with a product sponsor).

Securities and advisory services are offered through Santander Investment Services, a division of Santander Securities LLC. Santander Securities LLC is a registered broker-dealer, member FINRA and SIPC and a Registered Investment Adviser. Insurance is offered through Santander Securities LLC or its affiliates. Santander Investment Services is an affiliate of Santander Bank, N.A.

INVESTMENT AND INSURANCE PRODUCTS ARE:		
NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY		NOT A BANK DEPOSIT

Statement Delivery Options	FEE	NOTES
Paper Statement Fee	\$3	Per statement. \$2 for Santander Essential Checking. No fee for Santander Select Checking and all Savings Options. All other checking accounts have a grace period of two Service Fee Periods before the Paper Statement Fee is charged.

**How to avoid the Paper Statement Fee:**

- Log on to Mobile or Online Banking to update your Paperless Statement settings.
- A waiver is available upon request by account owners that are currently 65 years of age and older as of the date of the request.

Santander Select® World Debit Mastercard® Usage <i>(Applicable to Santander Select accounts. ATM owner may charge separate fee.)</i>	FEE	NOTES
Cash Withdrawal Fee:		Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.
• Domestic ATM	\$0	At Santander and non-Santander ATMs.
• International ATM	\$0	
International Transaction Fee	\$0	For debit card purchases and ATM withdrawals.
ATM Surcharge Fee Rebate	Up to \$30	Up to \$30 per service fee period for ATM Surcharge Fees that are charged by other institutions at non-Santander ATMs. The rebate is posted the Business Day after the fee is charged and is reported as miscellaneous income subject to tax reporting.
ATM Balance Inquiry Fee	\$0	
New/Replacement Card – Expedited	\$0	

Standard ATM/Debit Card Usage <i>(ATM owner may charge separate fee)</i>	FEE	NOTES
Cash Withdrawal Fees:		Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.
• Domestic at Santander ATMs	\$0	
• Domestic at Non-Santander ATMs	\$3	\$2.50 for Santander Essential Checking. \$2 for Simply Right Checking if any owner on the account is under 26 years of age. No fee for Santander Savings if any owner on the account is under 26 years of age. No fee for Santander Select Checking and Santander Select Money Market Savings.
• International ATM	\$6	Waived at Santander ATMs in Mexico.
International Transaction Fees:		Fee charged in U.S. dollars. Does not apply to transactions at Santander ATMs in Mexico.
• Debit Card	4%	For international cash withdrawal or purchase using your debit card. International transactions include internet transactions made from the U.S., but with a merchant who processes the transaction in a foreign country.
• ATM Card	3%	For international cash withdrawal using your ATM card. Fee applicable when you withdraw foreign currency and Santander receives the transaction in foreign currency.
ATM Balance Inquiry	\$0	
New/Replacement Card – Expedited	\$30	

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# Account Services and Fees

Checks	FEE	NOTES
Checkbook Orders	Varies	Santander Select and Santander Exclusive style checks at no charge or 50% discount on alternate designs for Santander Select Checking accounts only. No charge for Santander Select Money Market Savings packages. Santander Essential Checking: 50% discount on Santander Exclusive checks.
Official Bank Check	\$10	No fee when you use your Santander Select Checking or Santander Select Money Market Savings accounts to purchase.
Other Account Services	FEE	NOTES
Checks sent for collection:		
• Domestic	\$10	Per item.
• International	\$30	Per item.
Garnishment/Levy/Legal Processing	\$100	
Improperly Endorsed Deposit	\$2	Per item.
Return Deposited Item:	\$0	
Stop Payment	\$30	Available on personal check, official check, money order, or ACH transaction. No fee for Santander Select Checking and Santander Select Money Market Savings.

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# Account Services and Fees

Wire Transfers	FEE	NOTES
Incoming Wire Transfer Fee	\$13	No fee for Santander Select Checking or Santander Select Money Market Savings, and no fee for Simply Right Checking if any owner on the account is under 26 years of age.
Domestic Outgoing Wire Transfer Fee	\$25	\$15 for Santander Select Checking and Santander Select Money Market Savings.
International USD Outgoing Wire Transfer Fee	\$40	
Overdrafts	FEE	NOTES
Insufficient Funds Fee – Item Paid	\$15	A maximum of three (3) item paid fees may be charged per Business Day.
Unavailable Funds Fee – Item Paid	\$0	
<i>If a transaction causes your account's balance to be overdrawn by one hundred dollars (\$100) or less, we will not assess any Insufficient or Unavailable Funds – Item Paid fee for that item.</i>		
Insufficient or Unavailable Funds – Item Returned	\$0	
Sustained Overdraft Fee	\$15	Applies to accounts overdrawn by any amount (negative balance) for five (5) consecutive Business Days when the overdrawn balance at the end of the first day is more than \$100, and is assessed to the account on the sixth (6 <sup>th</sup> ) Business Day.
Overdraft Protection Transfer Fee	\$0	No charge for Overdraft Protection transfers.