

PERSONAL DEPOSIT ACCOUNT FEES

Fee for Insufficient Funds (per item) <ul style="list-style-type: none"> Return Check Overdraft Non-Sufficient OD/NSF NSF Attempt to Post Fee 	Up to \$35.00
Stop Payment Fee (per item)	\$35.00
Deposited Item Return Fee (per item)	\$12.00
Wire Transfer Fee <ul style="list-style-type: none"> Incoming Domestic Incoming International Outgoing Domestic Outgoing Domestic (Business Online Banking) Outgoing International 	\$12.00 \$15.00 \$12.00 \$10.00 \$45.00
Overdraft Transfer Fee (per transfer)	\$10.00
Excessive Transfer Fee (each transaction over 6 per statement cycle)	\$10.00
Charge for Dormancy <ul style="list-style-type: none"> After 24 months without customer-initiated activity (per month) After 3 years without customer-initiated activity 	\$3.00 \$75.00 charge & Escheat to State
MasterMoney™ Debit Card* <ul style="list-style-type: none"> Monthly Card Fee (per card, per statement cycle) Temporary Card**/Card Reissue Fee (per card) 	\$1.00 \$5.00
<i>*Fees vary by account type. Please speak to a customer service representative for more information. **Not available in all locations.</i>	
Debit Card Activity Charge* (per transaction) <ul style="list-style-type: none"> Signature-Based Transactions PIN-Based Transactions At ESSA ATM At Non-ESSA ATM 	No Charge \$0.25 No Charge \$1.50
<i>*Fees vary by account type. Please speak to a customer service representative for more information.</i>	
Cashier's Checks (per item)	\$5.00
Early Account Closure (closed within 60 days of opening)	\$10.00
Research Fee, including Check and Statement Copies	\$25.00 per hour (pro-rated to the ¼ hour)
Individual Retirement Account (IRA) Trustee Transfer Fee (per plan/per day)	\$35.00
Coin Handling	5% of coin counted
Levy Fee Collected	\$100.00
iBank@ESSA, Online Banking	No Charge
Bill Pay* (per month, after three months) <i>*Monthly fee waived for the following accounts: eChecking and Relationship Checking. All other account types, excluding ESSA Money Market, eligible for fee waived when account is enrolled in eStatements</i>	\$5.00
Popmoney® (Pay Other Person) <ul style="list-style-type: none"> Sending Money Receiving Money 	Up to \$1.50
A2A (Account to Account Transfer) <ul style="list-style-type: none"> Sending Money Receiving Money 	Up to \$1.50 \$1.00 N/C