

FEE SCHEDULE



SAVOY BANK™

600 Fifth Avenue, 17th Floor
New York, New York 10020

FEES AND CHARGES. The following fees and charges may be assessed against your account:

An overdraft fee of \$25.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Uncollected Funds (Returned or Paid), each - for items drawn against unavailable funds	\$25.00
Returned Deposited Item	\$10.00
Stop Payment Fees	\$10.00
Debit Card Replacement Fee	\$10.00
Account Research (Hourly Fee)	\$25.00
Check or Document Copies (Per Item Fee)	\$3.00
Inactive Account Fee - BASIC CHECKING ONLY (Monthly Assessment after No Activity for 12 Consecutive Months)	\$3.00
Inactive Account Fee - (Monthly Assessment after No Activity for 12 Consecutive Months)	\$5.00
Dormant Account Fee - (Monthly Assessment after No Activity for 3 Consecutive Years)	\$3.00
Interim or Duplicate Statements (Per Item Fee)	\$5.00
Levy/Garnishment Processing	\$50.00
Wire Transfer Fee - Domestic Outgoing Wire	\$20.00
Wire Transfer Fee - International Outgoing Wire	\$30.00
Business Checking - Monthly Below Minimum Balance Fee (Balance below \$500 on any given day)	\$10.00
Business Interest Checking - Monthly Below Minimum Balance Fee (Balance below \$500 on any given day)	\$10.00
Business Money Market - Monthly Below Minimum Balance Fee (Balance below \$500 on any given day)	\$10.00
Personal Checking Account (Basic Checking) - Monthly Below Minimum Balance Fee (Balance below \$25 on any given day)	\$3.00
Personal Interest Checking - Monthly Below Minimum Balance Fee (Balance below \$100 on any given day)	\$5.00
NOW Account - Monthly Below Minimum Balance Fee (Balance below \$500 on any given day)	\$5.00
Personal Money Market - Monthly Below Minimum Balance Fee (Balance below \$100 on any given day)	\$5.00
Personal Savings - Monthly Below Minimum Balance Fee (Balance below \$25 on any given day)	\$3.00
Business Savings - Monthly Below Minimum Balance Fee (Balance below \$25 on any given day)	\$3.00

Check printing fees vary by the style of check ordered.

