

# RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

**Account Holders:** Choice Checking Account Holder

**Financial Institution:** ESB FINANCIAL  
ESB Financial - Emporia  
801 Merchant St  
Emporia, KS 66801

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule, and acknowledges that it is a part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

## CHOICE CHECKING - ACCOUNT

**Account Holder:** Choice Checking Account Holder

**Account Opening Date:** 11-01-2012

**Account Ownership:** Individual

**Account Purpose:** Consumer (Personal, Family, Household Purpose)

**Limitations:** You must deposit \$50.00 to open this account.

**Account Fees:**

**The power to make it free>>>**

- " Account begins with a \$ 7.50 monthly maintenance fee.
- " Enroll in E-Statements and reduce your fee each month by \$ 2.
- " Reduce the fee again by \$ .15, each time you use your check card to make a purchase over \$5!!
- " Once you've made enough purchases that post during the qualification cycle, you eliminate the fee.

If you maintain an average monthly balance of \$ 10,000 in a qualification cycle, your monthly maintenance fee will be waived.

"Qualification cycle" means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle.

### OTHER FEATURES

**Boost your buying power with Choice Checking**

\*\*Great discounts with local and nation businesses

Discounts at national retailers such as Apple iTunes, Walmart, and PetSmart

Great local discounts at retailers in our area

\*\*Enjoy easy online access @ [www.anywhererewards.com](http://www.anywhererewards.com).

Just create a login and a user name to get started. Have your bank routing and account number accessible during this process.

### **Fraud Protection**

\*\*Real-time ID protection at [www.myidguard.com](http://www.myidguard.com). Your user name is the last six digits of the primary account holder's social security number, followed by a dash and the first five digits of your zip code (621824-66801). The password is the primary account holder's date of birth (MMDDYYYY)

\*\*Identity Restoration: call 866.941.4586 and let our experts resolve your issues for you

\*\*Lost wallet service: call 866.941.4586. We work with you to replace those crucial everyday items.

. The following fees apply to this account: Stop Payments: \$25.00 per item; Returned Deposited Item Fee: \$5.00 per item; Closing Fee: \$30.00 if closed within 60 days after date opened; Dormant Fees: \$10.00 per month if no activity for 365 days; OD Fee-paid items: \$27 per item; OD Fee-returned items: \$32 per item; Account Re-Opening Fee: \$5; Recurring ACH - per transfer fee: \$2 ; Recurring ACH - set-up fee: \$5 ; and Maximum Daily Overdraft Fee: \$250 per day.

**RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)  
(Continued)**

**MISCELLANEOUS FEES AND CHARGES**

**Official Checks**

Cashier's Checks: \$5.00

**ATM Fees**

ATM Card Lost Card Fee: \$10.00 per card  
Card Replacement : \$10.00  
PIN number by mail: \$5.00

**Wire Transfers**

Outgoing wire fee - domestic: 20.00  
Incoming wire fee - domestic: \$10.00  
Incoming wire fee - international: \$20  
Outgoing wire fee - international: \$50

**Miscellaneous Fees**

Collection Fee: \$25.00 pass through  
Garnishment: \$10.00  
Research Fees: \$20.00 per hour and \$1.00 per copy  
Balance Account Fees: \$20.00 per hour  
Notary Fees Non-Customer: \$2.00  
Guarantee Signature Non-Customer: Not Available  
Fax - Outgoing: \$5.00 first page & \$1.00 each additional page  
Fax - Incoming: \$1.50 first page & \$0.50 each additional page  
Telephone Transfers : \$1 via the switchboard  
Bill Pay Fee: Free Bill Pay if you pay 3 or more bills per calendar month, otherwise, \$ 4.95 per calendar month

BillPay Payment Return - Check Free: \$27  
Counter Checks: \$2 for 5 checks  
Cheque Guard Transfers: \$15

**Statement Fees**

Undeliverable Statement: \$2.00  
Image Statement Request: \$3.00