

RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

Account Holders: SPIRITED 50 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.

SPIRITED 50 NOW CHECKING - ACCOUNT

Account Holder: SPIRITED 50 ACCOUNT HOLDER

Account Opening Date: 11-01-2012

Account Ownership: Individual

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

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.05% with an annual percentage yield of 0.05%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year.

Limitations: You must deposit \$50.00 to open this account. We reserve the right to require seven days notice before any withdrawal can be made from an interest-bearing account.

Account Fees: 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.

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