



Consumer Banking Schedule of Fees

This Consumer Banking Schedule of Fees contains the service charges, transaction fees, minimum balance requirements, and other fees or charges that may apply to your consumer account at NorthEast Community Bank. Please refer to your Terms and Conditions of Your Personal Account, Truth-in-Savings Disclosure for detailed account features and benefits.

Checking Account Offerings

Account Name	Service Charge	Requirements to Waive Service Charge	Minimum Opening Deposit
Free Checking	Free	N/A	\$5.00
Direct Checking with Interest	\$10.00 Monthly	In order to avoid the imposition of a service charge of \$10.00, at least one direct deposit must be credited to the account on a monthly basis within 60 days of account opening.	\$50.00
18/65 Checking*	Free	N/A	\$5.00
Fresh Start Checking*	\$10.00 Monthly	In order to avoid the imposition of a service charge of \$10.00, at least one direct deposit must be credited to the account on a monthly basis within 60 days of account opening.	\$5.00

*Please refer to your Truth-in-Savings Disclosure for additional account opening guidelines

Money Market Offerings

Account Name	Service Charge	Minimum Average Monthly Balance Required to Waive Service Charge	Minimum Opening Deposit
Money Market	\$10.00 Monthly	\$2,500.00 - Minimum Average Monthly Balance	\$2500.00

A money market account is a limited transaction account that permits up to six pre-authorized, automatic or telephone transfers per statement cycle. Transfers or withdrawals by check, debit card, or similar order payable to third parties are included in the aggregate limit of pre-authorized transfers. Debits in excess of these limitations are subject to service fees.

Savings Account Offerings

Account Name	Service Charge	Balance Required to Waive Service Charge	Minimum Opening Deposit
Passbook Savings	\$5.00 Monthly	Monthly service charge waived with an average monthly balance of \$250.00	\$50.00
Statement Savings	\$7.50 Monthly	Monthly service charge waived with an average monthly balance of \$250.00	\$50.00
Holiday Club Accounts:		All Holiday Club Accounts must reach the below listed account balances by the 50 th week of the club year to avoid the imposition of an annual service charge.	
\$5.00 Holiday Club Account	\$5.00 Annually	\$5.00 Holiday Club Account-\$250.00 balance	\$5.00
\$10.00 Holiday Club Account	\$5.00 Annually	\$10.00 Holiday Club Account -\$500.00 balance	\$10.00
\$20.00 Holiday Club Account	\$5.00 Annually	\$20.00 Holiday Club Account-\$1000.00 balance	\$20.00

A savings account is a limited transaction account that permits up to six pre-authorized, automatic or telephone transfers per statement cycle to third parties or between deposit accounts within the Bank. Debits in excess of these limitations are assessed the excess debit fee. Please refer to your Truth-In-Savings Disclosure for additional limitations and benefits of Passbook Savings and Holiday Club Accounts.

Certificate of Deposits / Individual Retirement Account Offerings

Account Name	Terms, Rates, and Minimum Balance Requirements	Minimum Opening Deposit
Certificate of Deposits	Numerous terms and rates available.	Varies by term

Additional Fees

Checking, Money Market and Savings Account Related Fees	
Domestic Item Collection Fee	\$30.00 per item
Foreign Item Collection Fee	\$25.00 per item
Stop Payment Order Placed Checks or ACH Payment	\$15.00 per item
Rescind Stop Payment	\$7.50
Deposited Item Reversal Fee	\$.25 per item
Returned Check Non-Sufficient Funds	\$.25 per item
Paid ACH Item Non-Sufficient Funds Charge	\$.25 per item
Paid Uncollected Funds Charge	\$.25 per item
Paid Non-Sufficient Funds Charge	\$.25 per item
ACH Return Charge	\$0.25 per item
Wire Transfer – Incoming	\$15.00 per wire
Wire Transfer – Outgoing Domestic	\$25.00 per wire
Wire Transfer – Outgoing International	\$25.00 per wire
Reg D. Limit Exceeded Fee <i>(Per Item Charge for 7 or more third party drafts or electronic debits per month Money Market and Statement Savings accounts only)</i>	\$12.00
Withdrawals performed at a NorthEast Community Bank owned or Allpoint Network ATM	No Charge
Withdrawals performed at a non NorthEast Community Bank owned or non Allpoint Network ATM	\$2.50
Account Research Fee Per Hour	\$25.00 (Minimum charge of one hour)
Duplicate 1099 Form	\$7.50
Account Verification Letter	\$10.00
Account Closed for Collection	\$15.00
Legal Research Fee Per Hour	\$25.00 (Minimum charge of one hour)
Account Escheatment Fee	\$25.00 per account
Garnishment or Levy Administrative Fee	\$25.00 per Levy or Garnishment
Official Check	\$10.00
Money Order	\$3.00
Stop Payment of Money Order or Official Check	\$15.00
Rescind Stop Payment of Money Order or Official Check	\$7.50
Official Check in place of Certified Check	\$10.00
Check Certification	\$10.00
Immigration Letter	\$20.00

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