

Effective December 1, 2024.

| ATM and Visa® Debit Cards | |
|---|--|
| Initial card | No charge |
| Replacement card | \$5.00 |
| Transactions at a Broadway Bank ATM | |
| Withdrawals, transfers, inquiries | No charge |
| Transactions at a Non-Broadway Bank ATM | |
| Withdrawals | \$2.00 ¹ |
| Inquiries and transfers | No charge |
| ATM & Visa® Debit Transaction with currency conversion | |
| International Service Fee | 1% of transaction amount |
| Overdraft Services | |
| Overdraft fee | \$35.00/item |
| Uncollected Funds (UCF) fee | \$35.00/item |
| Nonsufficient (NSF) fee | No charge |
| Statement Options | |
| Statement printout | \$5.00 |
| Statement special handling | \$5.00 |
| Extra statement | \$5.00 |
| Hold statement | \$10.00/month |
| Wire Transfers | |
| Outgoing (domestic) | Customer \$30.00 |
| Outgoing (international) | \$50.00 |
| Incoming | Customer \$15.00 Non-customer \$25.00 |
| Other Account Fees and Services | |
| Account closed within 90 days of opening | \$15.00 |
| Amortization schedule | Customer \$15.00 Non-customer \$25.00 |
| Cash deposit/Currency deposit counting | \$1.25 for every \$1,000 |
| Cashier's check | \$5.00 |
| Check cashing fee | Non-customer \$10.00 |
| Coin counting | \$3.00/deposit |
| Copies per page | \$1.00 |
| Copy of check | \$3.00 |
| Deposit lock bag | \$20.00 |
| Key deposit | \$3.00 |
| Dormant account | \$7.00/month |
| Excessive rejected items due to poor check quality | \$2.00/item |
| Exchange/Collection Fees | |
| Applicable processing fee plus: | |

| Standard | \$20.00 |
|--|---|
| Foreign | \$37.50 |
| Small Order Fee ² | \$12.50 |
| Bond coupon envelope | \$10.00/envelope |
| Fax transmissions | \$2.00/page |
| Levy/Court orders | \$100.00 |
| Per coin roll | \$0.10 |
| Per currency strap | \$0.30 |
| Research charges bank related | \$20.00/hour for research \$20.00 minimum, \$25.00 deposit in advance |
| Cost per page | \$2.50 |
| Redeposit returned item | \$6.00 |
| Returned deposit item | \$10.00 |
| Returned deposit item if drawn on your account at another financial institution | \$35.00/item |
| Stop payment order | \$35.00 |
| Safe Deposit Boxes | |
| Set-up fee | \$10.00 |
| Transfer fee | \$10.00 |
| Late payment fee | \$10.00 |
| Lost key fee | \$20.00 |
| Your deposit account is automatically debited annually on your anniversary date for safe deposit box rental fees. The annual rent will be twice the published fee if there is no deposit account at the time of billing. Box sizes may vary by location. | |

| Size | Annual Rent | The contents of your safe deposit box are not insured by the FDIC, any government agency or this bank. |
|-------|-------------|--|
| 2x5 | \$25.00 | |
| 3x5 | \$50.00 | |
| 5x5 | \$60.00 | |
| 3x10 | \$60.00 | |
| 5x10 | \$90.00 | |
| 10x10 | \$135.00 | |
| 10x17 | \$160.00 | |

It's important that you understand exactly how your account works.

This is a summary to explain the fees and some key terms of your account. For more complete account and fee information, please see the Terms and Conditions of your account, Truth in Savings, Electronic Fund Transfers, Funds Availability, and General Fees disclosures.

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| Overdraft Fees | |
|--|---|
| Overdraft (OD) Fee <ul style="list-style-type: none"> (Check or other debit is paid) | \$35.00 for each item we pay (maximum 6 Overdraft and Uncollected fees per day). If your account balance at the end of the business day is overdrawn by \$5 or less, there is no fee. |
| Uncollected Funds (UCF) Fee <ul style="list-style-type: none"> (Check or other debit item(s) paid prior to the funds being available) | \$35.00 for each item we pay (maximum 6 Overdraft and Uncollected fees per day). If your account balance at the end of the business day is overdrawn by \$5 or less, there is no fee. |
| Nonsufficient Funds (NSF) Fee <ul style="list-style-type: none"> (Item is returned) | No fee |
| Overdraft Protection Transfer Fee <ul style="list-style-type: none"> (If you enroll, we advance/transfer available funds from your linked account) | No fee |
| Personal Checking Accounts | |
| Broadway Bank Free Checking <ul style="list-style-type: none"> No Non-Broadway Bank ATM fees¹ Free Broadway Bank personal checks (shipping & handling fee applies) | No monthly maintenance fee |
| Package Checking (No longer available for new accounts) Premium Checking (No longer available for new accounts) <ul style="list-style-type: none"> Five free cashier's checks per month Free Broadway Bank personal checks (includes shipping & handling fee) | \$10.00 monthly maintenance fee |
| Prime Time Checking (No longer available for new accounts) <ul style="list-style-type: none"> Free Broadway Bank personal checks (shipping & handling fee applies) | \$10.00 monthly maintenance fee |
| Private Access Checking <ul style="list-style-type: none"> Private Banking qualification required No Non-Broadway Bank ATM fees¹ Free cashier's checks Free Broadway Bank personal checks (shipping & handling fee applies) | No monthly maintenance fee |
| StarChecking (No longer available for new accounts) StarInterest Checking (No longer available for new accounts) <ul style="list-style-type: none"> Monthly maintenance fee waived with qualifying activities or balances during the statement cycle: direct deposit, over 20 debit card transactions per month, digital banking enrollment and eStatement enrollment OR \$2,000 monthly balance Four free Non-Broadway Bank ATM withdrawals per month¹ Free Broadway Bank personal checks (shipping & handling fee applies) | \$10.00 monthly maintenance fee |
| StarRelationship Checking (No longer available for new accounts) <ul style="list-style-type: none"> A maintenance fee of \$15.00 will be imposed every statement cycle if the combined balance in personal Checking, Savings, Money Market, CD, IRA and loan balances falls below \$25,000 any day of the statement cycle (excludes unfunded Lines of Credit) Ten free Non-Broadway Bank ATM withdrawals per month¹ Free Broadway Bank personal checks (shipping & handling fee applies) Free cashier's checks 50% discount on safe deposit box rental | \$15.00 monthly maintenance fee |
| StarZing Checking (No longer available for new accounts) <ul style="list-style-type: none"> Monthly maintenance fee can be reduced with qualifying activities: \$1.00 for eStatements and \$1.00 for every debit card transaction per month Free Broadway Bank personal checks (shipping & handling fee applies) No charge for customers ages 16-23 Parent or guardian required to sign on accounts for customers under age 18 | \$6.00 monthly maintenance fee |
| Personal Savings | |
| Savings Account Relationship Savings Account² <ul style="list-style-type: none"> Monthly maintenance fee is waived for the first 61 days after account opening and thereafter if the daily account balance of \$200.00 is maintained Six free withdrawals per month, then \$5.00 per additional withdrawal | \$4.00 monthly maintenance fee |
| Personal Money Market Accounts | |
| Money Market Account High Yield Money Market Account³ <ul style="list-style-type: none"> Monthly maintenance fee is waived for the first 61 days after account opening and thereafter if the daily account balance of \$2,500 is maintained Six free withdrawals per month, then \$5.00 per additional withdrawal Free Broadway Bank personal checks (shipping & handling fee applies) | \$12.00 monthly fee |

Visa is a registered trademark of Visa International Services Association. Your account may provide waivers or reductions for some of these fees. ¹Non-Broadway Bank ATM owner may charge a separate fee. ²Small Order Fee applies to orders up to \$1,500. ³Subject to eligibility qualifications. Member FDIC / BNB0040 09/24 / #1483985412