

Overdraft Fees:

Insufficient Funds: \$30 per overdraft item or returned item
Re-Presented Item: [Consumer Accounts Only]: Up to two \$30 insufficient funds fees for the same item
Uncollected Item: \$0.00 per item
Savings to Checking Overdraft Transfer: \$10 per daily transfer

Debit Card & ATM Services:

Visa Debit Card Replacement: \$15 per card
Rush Order: \$40 per card
Debit Card International Transaction: \$5 per transaction
ATM Foreign Transaction Fee (non ESB ATM): No Charge
ATM Balance Inquiry: No Charge

Night Depository Services:

Disposable Bags: \$30 per 100 bags
Night Depository Key: \$5 each
Processing Fee: \$2 per bag

Safe Deposit Box - Annual Rental Fees: (plus applicable state tax)

3 X 5 Box: \$50
5 X 5 Box: \$65
3 X 10 Box: \$75
5 X 10 Box: \$110
10 X 10 Box: \$200
Late Fee: 10% of annual rental fee

Safe Deposit Box - Additional Fees:

Drilling: \$200
Lost or Duplicate Key: \$20 per key

Wire Transfer Services:

Domestic - Incoming: \$10 per transfer
Domestic - Outgoing: \$20 per transfer
Foreign - Incoming: \$30 per transfer
Foreign - Outgoing: \$30 per transfer

Miscellaneous Account & Servicing Fees:

Deposit Account Balance Verification: \$10 each
Account Early Closure (closed within 6 months of account opening): \$10
Account History/Interim Printout: \$5 each
Cashier's Checks: \$10 each
Check Charges (Depending on style selected and number of checks ordered): Prices vary
International Collection Item: \$50 per item plus correspondent bank charges
Copy of Statement, Paid Check or Deposited Item: \$10 each
Counter Checks: \$1 each
Deposited Item Returned: \$10 per item
Foreign Currency Order: \$30
IRA External Transfers: \$25 each
Legal Process (attachments, restraining notices, executions, summons & subpoenas): \$100 each
Notary Service: \$2 per notary
Stop Payment: \$30 per request
Special Handling (account or statement): \$15 per month
Signature Guaranty (Medallion Stamp): \$20 per signature
Telephone Transfer (by ESB personnel): \$10 per transfer
Undeliverable Mail: \$10 per envelope
1099 Photocopy: \$10 each

Cash Management Services:

Basic (includes: standard online banking services): Free
Plus (includes: same as basic plus ACH and wire transfer): \$20 per month

Commercial Remote Deposit Capture Service:

Small Business Checking RDC: \$49.95 per month
Commercial Checking Plus: \$69.95

Miscellaneous Loan Fees:

Assignment - Commercial: 1 1/4% of the balance plus attorney fees
Assignment - Residential: \$350 plus 1/4% of the balance plus attorney fees
Cancellation of Insurance: \$50
Copy of Amortization Schedule: \$20 each
Copy of Billing: \$10 each
Copy of Escrow Statement: \$10 each, after the second request within 12 months of the statement
Copy of Satisfaction: \$50 each, after the second request within 12 months of the statement
Home Equity Check Photocopy: \$1 each
1098 Photocopy: \$10 each
Fire Loss Inspection (first inspection no charge): \$100 each
Interim Escrow Analysis: \$25 each
Loan History Statement: \$10 each, after the second request within a 12 month period
Loan Payment Returned for NSF/Uncollected: \$20 each
Mortgage Verification: \$20 each
Insufficient Funds: \$30 per overdraft item or returned item