

DEPOSIT FEES

Fee for Insufficient Funds (per item) <ul style="list-style-type: none"> Return Check Overdraft Non-Sufficient OD/NSF NSF Attempt to Post Fee 	Up to \$35.00
Stop Payment Fee (per item)	\$35.00
Deposited Item Return Fee (per item)	Up to \$12.00
Wire Transfer Fee (per transfer) <ul style="list-style-type: none"> Incoming Domestic \$12.00 Incoming International \$15.00 Outgoing Domestic \$12.00 Outgoing International \$45.00 	
Overdraft Transfer Fee (per transfer)	\$10.00
Excessive Transfer Fee (per transaction over 6 per statement cycle)	\$10.00
Charge for Dormancy <ul style="list-style-type: none"> After 24 months without customer-initiated activity (per month) After 3 years without customer-initiated activity 	Up to \$3.00 \$75.00 charge & Escheat to State
MasterMoney™ Debit Card* <ul style="list-style-type: none"> Monthly Card Fee (per card, per statement cycle) \$1.00 Card Reissue Fee (per card) \$5.00 *Fees vary by account type. Please speak to a customer service representative for more information.	
Debit Card Activity Charge* (per transaction) <ul style="list-style-type: none"> Signature-Based Transactions No Charge PIN-Based Transactions \$.25 At ESSA ATM No Charge At Non-ESSA ATM \$1.50 *Fees vary by account type. Please speak to a customer service representative for more information.	
Cashier's Checks (per item)	\$5.00
Early Account Closure (closed within 60 days of opening)	\$10.00
Research Fee, including Check and Statement Copies	\$25.00 per hour (pro-rated to the ¼ hr)
Coin Handling	5% of coin counted
Levy Fee Collected	\$100.00
iBank@ESSA, Online Banking	No Charge
Bill Pay* (per month, after three month trial) <i>*Monthly fee waived for the following accounts: eChecking and Relationship Checking. All other account types, excluding ESSA Money Market, eligible for fee waived when account is enrolled in eStatements</i> <ul style="list-style-type: none"> Popmoney® (Pay Other Person) <ul style="list-style-type: none"> Sending Money Up to \$1.50 Receiving Money Up to \$1.50 A2A (Account to Account Transfer) <ul style="list-style-type: none"> Sending Money \$1.00 Receiving Money N/C 	