

## Consumer Schedule of Fees, Daily Limits & Deposit Rates

Account Services		
Overdraft/Insufficient Funds Fee	\$ -0-	No Overdraft Fees. We will generally decline transactions that will cause you to overdraw your account. Pre-authorized transactions, like gas station purchases, may still overdraw your account, but we won't charge a fee when that happens.
ATM- Out of Network Fee	\$ -0-	No ATM Fees from us. Use any NYCE, SUM, or MoneyPass ATM and you won't pay a terminal fee either. Other networks may charge a fee for use.
Debit Card Replacement- Standard	\$ -0-	Enjoy your Windward Bank Debit Card- there is no fee to order or replace a debit card.
Debit Card Replace- Expedited	\$ 50	Need a new card delivered next day? No problem. The fee covers shipping and production costs.
Stop Payment	\$ 15	Block any Check or ACH transaction by placing a stop of the payment. We will return the item upon your instruction.
Return Deposited Item	\$ 10	If a check you deposited is returned to the bank, we will print an official negotiable copy of the check and send it to you so you can attempt to collect the funds.
Excessive Transaction Fee	\$ 5	Certain accounts, like a money market, may have a limited number of withdrawals in a statement period. When the number of withdrawals exceeds the number allowed, there is a fee per additional withdrawal.
Dormant Account Fee	\$ 5	When an account has had no activity for 24 consecutive months, an account may be charged a monthly fee.
Legal Processing	\$ 100	Levies, Subpoenas, and Garnishments received from a court or government agency often require extensive efforts to comply.
Affidavit Letter/Deposit Letter	\$ 5	A fee is charged when a requesting a formal letter or document be completed by the bank on behalf of you for a specific purpose- like a verification of deposit for a legal proceeding.

Statement Services		
e-Statements	\$ -0-	Have your statement delivered electronically and archive your past statements with the security of online banking.
Check Copy	\$ -0-	Copies of the checks you have written are available 24/7 through online banking.
Paper Statement Copy	\$ 5	Statements are always available online; however, should you need a paper statement printed and mailed, we can do that too.

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Money Transfer Services		
BillPay- Standard	\$ -0-	Use BillPay to pay all of your monthly bills- even for services from individuals that might need a check.
BillPay- Expedited	\$ 10	Forgot a bill was due? No worries, choose the expedited payment and pay immediately in most cases or overnighted check in rare occasions.
BillPay- Stop Payment Fee	\$ 15	Sometimes things change and you need to stop a payment you initiated.
External Transfers	\$ -0-	Moving money between accounts at different banks? We make it easy.
Wires- Incoming Payment	\$ -0-	No fee for moving money into the bank. Thank you!

Daily Limits		
BillPay	\$10,000	The total of all bills paid on a single business day.
Debit Card- Cash Withdrawal	\$ 1,000	The total cash available, for example an ATM withdrawal, per business day.
Debit Card- Purchases	\$ 4,000	The total of all purchase transactions, regardless of the method, for a single business day.
External Transfer- Daily Limit	\$25,000	Moving money between accounts at different banks? The amount allowed per business day.
Mobile Deposits	\$50,000	A single check or the total of all checks deposited per business day via the mobile app.

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Deposit Rates- Savings	Rate	Annual Percentage Yield
<i>Advantage Money Market</i>		
\$0 - \$9,999.99	3.68%	<b>3.75%</b>
\$10,000 - \$49,999.99	3.92%	<b>4.00%</b>
\$50,000 - \$99,999.99	4.16%	<b>4.25%</b>
\$100,000 & over	4.16%	<b>4.25%</b>

Deposit Rates- Certificates of Deposit	Rate	Annual Percentage Yield
3 Months	4.26%	<b>4.35%</b>
6 Months	4.16%	<b>4.25%</b>
9 Months	3.92%	<b>4.00%</b>
12 Months	3.68%	<b>3.75%</b>
18 Months	3.44%	<b>3.50%</b>
24 Months	3.44%	<b>3.50%</b>

Early closure of a Certificate of Deposit (CD) may incur an early withdrawal penalty. For CDs with terms of 3, 6, 9 or 12 months, the penalty is 90 days of interest. For CDs with terms of 18 or 24 month, the penalty is 180 days of interest. Penalties may reduce the principal.