

Calder Bank & Trust, N.A.

Schedule of Fees and Service Charges

Effective 04/01/2026 Document FEE-CONS-2026-2

Consumer and small business deposit accounts.

Monthly service charge, Calder Advantage Checking	\$12.00
waived with a minimum daily balance of \$1,000.00	
Monthly service charge, Statement Savings	\$4.00
Overdraft charge, per item paid	\$32.00
Returned item charge, per item	\$32.00
Maximum per business day	4 items, \$128.00
Stop payment order, 6 months	\$34.00
Outgoing domestic wire transfer, at an office	\$35.00
Outgoing international wire transfer, US dollars	\$52.50
ATM withdrawal, machine not owned by the Bank	\$3.00
Statement copy, each	\$6.00
Account research, per hour, one hour minimum	\$35.00

This is a summary. The complete schedule, including safe deposit, collection and legal process charges, is published at calderbankonline.com/disclosures/fee-schedule and controls.

Fees are subject to change. Consumer accounts receive at least 30 days written notice of an increase. Member FDIC.

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