

Calder Bank & Trust, N.A.

Schedule of Fees for Personal Accounts

Effective April 1, 2026. Supersedes the schedule dated January 1, 2025.

MONTHLY MAINTENANCE

Everyday Checking	0.00
Interest Checking, waived with a \$1,500 minimum daily balance	8.00
Premier Checking, waived with a \$15,000 combined balance	22.00
Statement Savings, waived with a \$300 minimum daily balance	4.00
Money Market, waived with a \$2,500 minimum daily balance	12.00

OVERDRAFT AND RETURNED ITEMS

Overdraft item, maximum three per day	32.00
Returned item, maximum three per day	32.00
Overdraft protection transfer from a linked account	10.00
Continuous overdraft, per day beginning the fifth business day	5.00

We do not charge an overdraft fee on a debit card purchase or an ATM withdrawal, because we decline those transactions when the balance will not cover them. We do not charge a fee on an item that overdraws the account by less than \$10.

ATM

Calder ATM, any transaction	0.00
Non-Calder ATM withdrawal, per transaction	2.50
International ATM withdrawal, plus the surcharge the operator adds	5.00
Balance inquiry at a non-Calder ATM	1.00

OTHER SERVICES

Official check	10.00
Cashiers check payable to a third party	10.00
Stop payment, per item or per range	34.00
Domestic outgoing wire	30.00
International outgoing wire, USD	45.00
Incoming wire	15.00
Account research, per hour, one hour minimum	35.00
Statement copy, per statement	5.00
Check image copy, per item	3.00
Account closed within 90 days of opening	25.00
Dormant account, per month after 24 months of no activity	5.00
Safe deposit box drilling, plus locksmith cost	125.00
Garnishment or levy processing	100.00

Fees are charged to the account the service relates to. A fee may reduce earnings on an interest bearing account. Business account fees are listed in a separate schedule available at any office.