

## BUSINESS ACCOUNT ANALYSIS

Each month an earnings credit is calculated on deposit balances. The earnings credit is used to offset the fees of the analyzed services shown below.

### Analyzed Service Items:

Account Maintenance (Tier II)	\$10.00
ACH Debit/Credit (each)	\$0.15
Currency Charge (per strap)	\$1.25
Deposited/ACH Originated Item Return Charge	\$20.00
Minimum Balance Fee	
Tier I, if account drops below \$500	\$10.00
Tier II, if account drops below \$2,500	\$10.00
Night Deposit Bag (each)	\$0.25
Night Deposit Keys (2 Free, each additional)	\$5.00
Night Deposit Keys (lost/broken, each additional)	\$10.00
Originated ACH Items (each)	\$0.15
Rolled Coins (per roll)	\$0.10
Stop Payments	\$35.00

Additional information regarding Electronic Funds Transfer or Funds Availability, is available from any of our banking offices.

By maintaining the account(s), each Depositor accepts this revised Fee Schedule and agrees that all terms and conditions of the account disclosures, and account holder rules and regulations shall continue to apply, including the right of Reliance Bank, in its sole discretion, to pay from any checking or NOW account, items which may overdraw the account. Depositor affirms and expressly authorizes Reliance Bank to collect the amount of any such overdraft from subsequent deposits even if such deposits consist of Social Security, SSI, or other state or public payments not subject to creditors' claims without Depositor's consent. Reliance Bank reserves the right, at its sole discretion, to change any of the terms and conditions of the accounts. In the event of any change to terms and conditions, the Bank will provide notice to you. This notice may be posted at our branch locations, included in regular monthly statements or mailed separately to the last known account address. Accounts are not transferable except on the books of the Bank. Our staff will help answer any questions you may have about your account. You may also contact our Voice Response Unit at 1-800-570-0876 anytime or visit our website at RelianceBank.bank.

## ALTOONA

401 South Logan Boulevard  
(814) 942-7100

226 West Plank Road  
(814) 946-0477

1119 Twelfth Street  
(814) 949-6263

1921 Pleasant Valley Boulevard  
(814) 296-2265

## DUNCANSVILLE

1254 Plank Road  
(814) 693-3760

## STATE COLLEGE

100 Hawbaker Industrial Drive  
(814) 237-1133

## TYRONE

916 Pennsylvania Avenue  
(814) 684-3980

## ONLINE BANKING

RelianceBank.bank

## TELEPHONE BANKING

(814) 946-8624 or 1-800-570-0876

ATM available at each office



FEES0217

# FEE SCHEDULE



www.RelianceBank.bank

## FEE SCHEDULE

Effective February 1, 2017

Shaded areas indicate a change in fee or service.

<b>Account Balancing Assistance</b> (per hour)	\$15.00
Minimum	\$15.00
<b>Account Closed</b>	
Within 90 days of opening	\$30.00
<b>Account Transfer</b>	
Via Automated Voice Response Unit <sup>1</sup>	No Charge
Via Online Banking	No Charge
<b>ACH Debit/Credit</b> (Business Accounts)	\$0.15
<b>ATM/VISA® Check Card</b>	
Card Replacement	\$7.00
Emergency Replacement Card	\$80.00
Inquiry/Withdrawal at Foreign ATM	No Charge
A fee/surcharge may be charged by the owner of the foreign ATM.	
<b>Canadian Item</b>	\$25.00 + Costs
<b>Check Cashing for Non-Customer</b>	\$15.00
Government checks only.	
<b>Check Images on CD Rom</b> (per CD)	\$40.00
<b>Copy of Checks</b> (each)	\$10.00
<b>Copy of Statement</b> (per page)	\$1.00
<b>Counter Check</b>	\$1.00
<b>Court Order/Garnishment/Writ/Levy</b>	\$125.00
<b>Credit Reference</b>	\$15.00
<b>Deposited/ACH Originated</b>	
Item Return Charge	\$20.00
<b>Deposited/Cashed Item Return Charge</b>	\$20.00
<b>Dormant Account</b> (No activity for 2 years)	\$5.00 Monthly
<b>Escheat Fee</b>	\$80.00
<b>Excess Transaction</b> <sup>1</sup>	\$5.00 per transaction
on any Savings or Money Market Account	
<b>Imprinted Checks and Deposit Tickets</b>	Catalog Price
<b>Night Deposit Bag</b> (each)	\$0.25
<b>Night Deposit Keys</b> (first 2)	No Charge
Each Additional Key	\$5.00
Key Replacement	\$10.00
<b>Non-Sufficient Funds</b>	
Returned Check/ACH Transactions	\$35.00
Returned Bill Pay Check	\$35.00
<b>Official Bank Check</b>	
Made out to Account Holder	No Charge
Made out to Third Party	\$10.00
<b>Online Banking</b>	
With Bill Payment	No Charge
Without Bill Payment	No Charge

## Overdraft Protection Transfer from Deposit Account

1st free per cycle	No Charge
Each additional per cycle	\$5.00
<b>Paid Overdraft Item</b>	\$35.00
Maximum 3 fees per day	
Fee waived if transaction is \$5 or less	
Fee waived if transaction overdraws account by \$5 or less	
<b>Paid Unavailable Item Charge</b>	\$35.00
Maximum 3 fees per day	
Fee waived if transaction is \$5 or less	
Fee waived if transaction overdraws account by \$5 or less	
<b>Photocopy</b> (per page)	\$1.00
<b>Popmoney</b> (per transaction)	
Popmoney Stop Payment	\$15.00
Send Money 1 day	\$1.50
Send Money Standard (3 day)	\$0.75
Instant Payment	\$3.00
Request Money	
\$1.00 - \$249.99	\$0.65
\$250.00 - \$999.99	\$0.75
\$1,000.00 +	\$1.50
<b>Research</b> (per hour/minimum)	\$25.00
<b>Retirement Account</b> Trustee to Trustee Transfer	\$30.00
<b>Safe Deposit Box</b>	
Contact your local branch for annual rental rates.	
Drilling	\$150.00 + Bank Cost
Inventory	\$50.00
<b>Key Replacement</b>	\$25.00
Late Charge	\$15.00
<b>Signature Guarantee</b> (per document)	\$10.00
Current customers and Bank Documents only.	
<b>Stop Payment</b>	\$35.00
<b>Wire Transfer</b>	
Domestic Incoming	\$15.00
Domestic Outgoing	\$25.00
International Incoming	\$30.00
International Outgoing	\$40.00

## PERSONAL ACCOUNTS

### CHECKING ACCOUNTS

**Reward Checking (BaZing!)** – \$1,000 minimum daily aggregate balance or \$25,000 minimum daily aggregate loan balance required to avoid \$8.00 monthly service fee.

**Performance Checking** – No minimum daily balance requirement; a low \$7 monthly service fee.

**Simple Checking** – \$100 minimum daily balance is required to avoid a \$7 monthly service fee; eStatements required to avoid \$2 monthly paper statement fee.

**Traditions Checking** – \$5,000 minimum daily aggregate deposit balance required to avoid \$8 monthly service fee. Account holder must be at least 50 years of age.

**Free Checking** – No minimum daily balance requirement; eStatements required to avoid \$2 monthly paper statement fee.

**Estate Checking** – No minimum daily balance requirement; no monthly service fee.

### SAVINGS ACCOUNTS

**Statement Savings** – \$100 minimum daily balance is required to avoid \$5 monthly service fee.

**Holiday/Vacation Club Accounts** Early Withdrawal –\$15.00 handling fee per account and loss of earned interest.

**Money Market** – \$5,000 minimum daily balance required to avoid \$10 monthly service fee.

**Mutual Advantage Money Market** – \$5,000 minimum daily balance required to avoid \$10 monthly service fee.

## BUSINESS ACCOUNTS

See additional information in Business Account Analysis Section.

### CHECKING ACCOUNTS

**Business Relationship Checking** - Tier I: \$500 minimum daily balance required to avoid \$10 monthly service fee. \$0.12 fee per item assessed for items over 50 per statement cycle and \$0.25 fee per item assessed for items over 100 per statement cycle. Tier II: \$2,500 minimum daily balance required to avoid \$10 monthly service fee. \$0.12 fee per item assessed for items over 50 per statement cycle.

**Sole Proprietor Checking** – \$100 minimum daily balance required to avoid \$10 monthly service fee. \$0.12 fee per item assessed for items over 100 per statement cycle.

**Non-Profit Checking** – \$100 minimum daily balance required to avoid \$10 monthly service fee. \$0.12 fee per item assessed for items over 100 per statement cycle.

**IOLTA Checking** – No minimum daily balance requirement and no monthly service fee. Speak with a Banking Representative for complete details.

### SAVINGS ACCOUNTS

**Business Relationship Savings** – \$1,000 minimum daily balance required to avoid \$5 monthly service fee.

**Mutual Advantage Money Market** – \$5,000 minimum daily balance required to avoid \$10 monthly service fee.

<sup>1</sup> Federal Regulation limits total pre-authorized transactions paid (excluding unlimited “in-person” and ATM withdrawals) to six (6) per statement cycle. Transactions in excess of six (6) will result in \$5.00 fee per transaction. Exceeding the transaction limit repeatedly will result in the transfer or draft capabilities being eliminated from the account.