



Consumer Fee Schedule

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Account Service Fees</b>	Check Orders	Prices vary depending on style selected	Checks must meet our quality standards for processing; otherwise your checks will be purchased through the vendor of our choice, at your expense
	Stop Payment Fee	\$36.00 per item	
	Overdraft Fee	\$36.00 per item	
	Overdraft Transfer Fee	\$10 per transfer	
	Transaction History Printout	\$3.00 per request	
	Irregular Statement Cycle	\$10.00 per request	
	Paper Statement Fee	\$3.00 per month	Applies to all consumer checking, interest checking and money market accounts - excludes Four Star Banking and Armed Forces accounts
	Image Statement Fee	\$3.00 per month	Non CheckSafe Fee - For consumers only
	Personal Accounts with Statements Held at Branch	\$2.00 per cycle	
	Interim Statement (without checks)	\$5.00 per request	
	Statement Copy (without checks)	\$5.00 per request	
	Copy of Item	\$5.00 per item	<ul style="list-style-type: none"> <li>• Including money order, treasurer's check, savings withdrawal, deposit ticket, etc.</li> <li>• Canceled check copy fee does not apply to CheckSafe customers</li> <li>• CheckSafe customers requesting &gt; 25 copies per year may be assessed a fee</li> </ul>
	Statement Reconciliation and Research Fees	\$25.00 per hour	\$25.00 minimum
	Excessive Transaction Fee	\$25.00 per transaction	Money Market and Savings accounts
	Inactivity Fee	\$10.00 per month	For checking accounts with a ledger balance of less than \$100 and with no activity during previous 12 months
Replacement/Duplicate Debit Cards	\$7.50		
Mini Statement	\$1.00	Available only at our ATMs	
<b>Non S&amp;T ATM Transactions</b>	ATM Service Fees	\$3.00 per transaction	<ul style="list-style-type: none"> <li>• ATM deposits, ATM withdrawals, ATM inquiries, ATM transfers to and from accounts</li> <li>• Excludes Preferred Banking, Four Star Banking, Armed Forces Account and America's Choice accounts. See applicable disclosure</li> </ul>

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Consumer Online Banking</b>	Personal Financial Management	Free	
	Mobile Banking	Free	Carrier charges may apply
	Expedited Fee Bill Payment: ACH	\$14.95 per occurrence	
	Expedited Fee Bill Payment: Check	\$19.95 per occurrence	
	Quicken	\$5.00 per month	
<b>Transfer of Funds</b>	<b>Domestic Outgoing Wire (Customer)</b> • Repetitive • Non-Repetitive	\$25.00 per wire \$25.00 per wire	
	Domestic Incoming Wire (Customer)	\$15.00 per wire	
	International Outgoing Wire (Customer)	\$50.00 per wire	
	International Incoming Wire (Customer)	\$22.00 per wire	
<b>Safe Deposit Boxes</b>	Various Sizes Available	\$40.00 - \$387.00 per year	
	Loss of One Key	\$30.00	Requires replacement with new lockset
	Loss of Two Keys	\$150.00	Requires drilling and lockset replacement
<b>Collection Items</b>	Canadian Items	\$15.00 per item	
	Bond Coupons	\$5.00 per envelope	
	Return Coupons	\$50.00 per bond	
	International Drafts	Fee varies	
	Outgoing Collections	\$25.00 per item	
	Incoming Collections	\$25.00 per item	
<b>Night Depository</b>	One-Time Fee	\$20.00 canvas bag (small)	
	One-Time Fee	\$25.00 canvas bag (large)	
	Service Fee	\$0.75 per drop for disposable	
	Service Fee	\$1.00 per drop for canvas	
	Disposable Bags	Fee varies	

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Miscellaneous Services</b>	Treasurer's Checks	\$10.00 per check	Sold to customers only
	Domestic Money Orders	\$5.00 per money order	
	Faxes Sent Within PA	\$5.00 first page, \$1.00 each additional page	
	Faxes Sent Outside of PA	\$7.00 first page, \$1.50 each additional page	
	Visa® International Service Assessment Fee	0.8% of international purchases and cash disbursements which do not require conversion	Applies to Visa® credit and debit card transactions
	Visa International Service Assessment Fee	1% of international purchases and cash disbursements which require conversion	Applies to Visa® credit and debit card transactions
	Signature Guarantee Fee	\$10.00 per occurrence	
	Approved Checks Cashed for Non-Customers	\$10.00 per check	
	Assisted Transfer Service Charge	\$5.00 per transfer	
	Indemnity Bond	\$5.00 per bond	
	Legal Fees (FIDM Program)	\$50.00 per request	
	Legal Fees (Writs and Garnishments)	\$250.00 per request	
	Counter Check	\$1.00 per check	
	Undeliverable Mail	\$10.00 per occurrence	Applies to deposit statements returned to Bank as undeliverable and please contact us to validate your address



## IMPORTANT INFORMATION ABOUT PERSONAL CHECKING ACCOUNTS

### Smart Start Banking

Account for students ages 14-24

- Minimum balance to open account is \$50
- No minimum balance
- No monthly maintenance fee
- Daily card limit is \$250
- ATM transactions
  - Unlimited free ATM transactions at S&T Bank ATMs
  - S&T Bank does not charge you to use another bank's ATM plus reimburses surcharge fees (fees charged by other banks to use their ATMs) per statement cycle
  - Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your Smart Start Banking account; for example, the VISA® International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed and will continue to apply

### Select Banking

- Minimum balance to open account is \$50
- No minimum balance
- No monthly maintenance fee
- Free ATM banking at S&T Bank ATMs

### Preferred Banking

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$10
- No monthly maintenance fee will be assessed for:
  - Maintaining a minimum daily balance of \$1,000 or
  - Having combined consumer deposit and outstanding home loan balances of \$25,000\* or more
- Debit Rewards are \$0.05 per signature transaction
- ATM Transactions
  - Unlimited free ATM transactions at S&T Bank ATMs
  - S&T Bank does not charge you to use another bank's ATM plus reimburses surcharge fees (fees charged by other banks to use their ATMs) per statement cycle
  - Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your S&T Preferred Banking account; for example, the VISA® International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed and will continue to apply

### Four Star Banking

Account for ages 50 and over

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$10
- Minimum daily balance requirement is \$1,000
- No monthly maintenance fee will be assessed for:
  - Maintaining a minimum daily balance of \$1,000 or
  - Having combined consumer deposit and outstanding home loan balances of \$5,000\* or more
- ATM transactions
- Unlimited free ATM transactions at S&T Bank ATMs
- Non S&T Bank ATM withdrawal fees are waived, does not include surcharge fees (fee charged by other banks to use their ATM)

### Armed Forces Account\*\*

- Minimum balance to open account is \$50
  - No minimum balance
  - No monthly maintenance fee
- Completely FREE ATMs
  - Unlimited free ATM transactions at S&T Bank ATMs
  - Unlimited Non S&T Bank ATM transaction fees are waived
  - Surcharge fees (fee charged by other banks to use their ATM) are reimbursed per statement cycle
- Free Online Banking with Bill Pay
  - No Bill Pay inactivity fee will be charged
- No paper statement fee
- Free wire transfers
- Free safe deposit box – smallest size available at branch
- Free checks
- Free money orders

\*Combined deposit balances include: all personal checking, savings or time deposits. Combined home loan balances include: outstanding balances on mortgages serviced by S&T Bank, home equity loan and home equity line outstanding balances. Home loan balances do not include VA, FHA, or PHFA mortgages.

\*\*Must have valid military ID in order to qualify for Armed Forces Account.

Transaction and service fees, including overdraft fees, may apply to these accounts.



## IMPORTANT INFORMATION ABOUT PERSONAL CHECKING ACCOUNTS

### Easy Banking

- Minimum balance to open account is \$25
  - No minimum balance
  - Monthly maintenance fee is \$5
- Point of sale capability debit card
- Unlimited free ATM transactions at S&T Bank ATMs
- Out of network ATM fee is \$2.50 per transaction
- No paper statement fee
- Free Online Banking with Bill Pay
  - No Bill Pay inactivity fee will be charged
- Overdraft fee is \$0
  - Account cannot be overdrawn
- Dormancy or inactivity fee is \$0
- This account is a checkless checking account and no checks will be allowed. If check is presented for payment it will be returned and not honored

### Private Banking

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$15
  - No monthly maintenance fee will be assessed for:
    - Maintaining a minimum daily balance of \$2,500 or
    - Having a combined consumer deposit and outstanding home loan balances of \$50,000 or more\*
- ATM transactions
  - Unlimited free ATM transactions at S&T Bank ATMs
  - S&T Bank does not charge you to use another bank's ATM plus reimburses surcharge fees (fees charged by other banks to use their ATMs) per statement cycle
  - Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your S&T Preferred Banking account; for example, the VISA® International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed, and will continue to apply

\*Combined deposit balances include: all personal checking, savings or time deposits. Combined home loan balances include: outstanding balances on mortgages serviced by S&T Bank, home equity loan and home equity line outstanding balances. Home loan balances do not include VA, FHA, or PHFA mortgages.

Transaction and service fees, including overdraft fees, may apply to these accounts.



## IMPORTANT INFORMATION ABOUT INTEREST BEARING ACCOUNTS

### Preferred Banking with Interest

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$15
- No monthly maintenance fee will be assessed for:
  - Maintaining a minimum daily balance of \$1,000 or
  - Having combined consumer deposit and outstanding home loan balances of \$50,000\* or more
- Interest bearing
- Debit Rewards are \$0.05 per signature transaction
- ATM transactions
  - Unlimited free ATM transactions at S&T Bank ATMs
  - S&T Bank does not charge you to use another bank's ATM plus reimburses surcharge fees (fees charged by other banks to use their ATMs) per statement cycle
  - Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your S&T Preferred Banking with Interest account; for example, the VISA® International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed, and will continue to apply

### Four Star Banking with Interest

Account for ages 50 and over

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$10
- Minimum daily balance requirement is \$1,000
- No monthly maintenance fee will be assessed for:
  - Maintaining a minimum daily balance of \$1,000 or
  - Having combined consumer deposit and outstanding home loan balances of \$5,000\* or more
- ATM transactions
  - Unlimited free ATM transactions at S&T Bank ATMs
  - Non S&T Bank ATM withdrawal fees are waived, does not include surcharge fees (fees charged by other banks to use their ATM)

### Interest Checking

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$10
- Minimum daily balance requirement of \$1,000 or average monthly balance requirement of \$2,500
- No maintenance fee will be assessed for:
  - Maintaining a minimum daily balance of \$1,000 or
  - Maintaining an average monthly balance of \$2,500 or
  - Having combined consumer deposit and outstanding home loan balances of \$20,000\* or more
- Free ATM banking at S&T Bank ATMs

## IMPORTANT INFORMATION ABOUT PERSONAL MONEY MARKET ACCOUNTS

### Money Market Account

- Minimum balance to open account is \$50
- Minimum daily balance requirement of \$1,000 or average monthly balance requirement of \$2,500
- No monthly maintenance fee will be assessed for combined deposit and home loan balances of \$20,000\* or more
- Monthly maintenance fee is \$10 (if balance falls below minimum daily balance or average monthly balance or combined balances)
- Excessive transaction fee is \$ 25/transaction (A maximum of six third party transactions are permitted per calendar month or statement cycle)

\*Combined deposit balances include: all personal checking, savings or time deposits. Combined home loan balances include: outstanding balances on mortgages serviced by S&T Bank, home equity loan and home equity line outstanding balances. Home loan balances do not include VA, FHA, or PHFA mortgages.

Transaction and service fees, including overdraft fees, may apply to these accounts.



## IMPORTANT INFORMATION ABOUT PERSONAL SAVINGS ACCOUNTS

### Cash Management Account

- Minimum balance to open account is \$50
- Minimum daily balance requirement is \$5,000
- Monthly maintenance fee is \$12  
(if balance falls below minimum daily balance)
- Excessive transaction fee is \$25/transaction  
(A maximum of six third party transactions are permitted per calendar month or statement cycle)

### Preferred Savings Account

- Minimum balance to open account is \$50
- Minimum daily balance requirement is \$200
- Quarterly maintenance fee is \$10  
(Quarterly maintenance fee will be charged if daily balance falls below minimum daily balance requirement. Customer has two full quarters to bring minimum daily balance requirement to \$200 before quarterly maintenance fee is applied.)
- Excessive transaction fee is \$ 25/transaction  
(A maximum of six third party transactions are permitted per calendar month)
- Must have Preferred Banking or Preferred Banking with Interest in order to qualify for the Preferred Savings Account otherwise savings will revert to statement savings account and rate
- One Preferred Savings Account per Preferred Banking or Preferred Banking with Interest household

### Moola Moola Kids Savings

Account for children ages 13 and under

- Minimum balance to open account is \$50
- No quarterly maintenance fee until account holder turns 18 years old
  - \$10 quarterly maintenance fee assessed upon accountholder's eighteenth birthday if minimum balance falls below \$200
- Excessive transaction fee is \$ 25/transaction\*  
(A maximum of six third party transactions are permitted per calendar month)

### IRA Variable Rate Savings Account

- Minimum balance to open account is \$50
- The interest rate is tied to the 91-Day Treasury Bill rate  
(Discount rate in effect for the last Treasury Bill auction of the previous month)
- No maintenance fee

### Individual Retirement Account

- Transfers to other institutions are \$50/transfer

### Passbook Savings Account

- Minimum balance to open account is \$50
- Minimum daily balance requirement is \$200
- Quarterly maintenance fee is \$10  
(Quarterly maintenance fee will be charged if daily balance falls below minimum daily balance requirement. Customer has two full quarters to bring minimum daily balance requirement to \$200 before quarterly maintenance fee is applied)\*

### Statement Savings

- Minimum balance to open account is \$50
- Quarterly maintenance fee is \$10  
(Quarterly maintenance fee will be charged if daily balance falls below minimum daily balance requirement. Customer has two full quarters to bring minimum daily balance requirement to \$200 before quarterly maintenance fee is applied)\*
- Excessive transaction fee is \$25/transaction\*  
(A maximum of six third party transactions are permitted per calendar month)

### Premium Holiday Club

- Minimum balance to open account is \$50
- Minimum monthly transfer is \$10

### My Choice Account

- Minimum balance to open account \$50
- Minimum monthly transfer \$10

\*Waived for minors

Transaction and service fees, including overdraft fees, may apply to these accounts.



Nonconsumer Fee Schedule

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Miscellaneous Account Service Fees</b>	Check Orders	Prices vary depending on style selected	Checks must meet our quality standards for processing; otherwise your checks will be purchased through the vendor of our choice, at your expense
	Stop Payment Fee	\$36.00 per item	
	Overdraft Fee	\$36.00 per item	
	Overdraft Transfer Fee	\$10.00 per transfer	
	Daily Overdraft Fee	\$10.00 per day	Fee charged after fourth business day account remains in overdraft status
	Transaction History Printout	\$3.00 per request	
	Irregular Statement Cycle	\$10.00 per request	
	Interim Statement (without checks)	\$5.00 per request	
	Statement Copy (without checks)	\$5.00 per request	
	Copy of Item	\$5.00 per item	<ul style="list-style-type: none"> <li>• Including money order, treasurer's check, savings withdrawal, deposit ticket, etc.</li> <li>• Canceled check copy fee does not apply to CheckSafe customers</li> <li>• CheckSafe customers requesting &gt; 25 copies per year may be assessed a fee</li> </ul>
	Statement Reconciliation and Research Fees	\$25.00 per hour	\$25.00 minimum
	Excessive Transaction Fee	\$25.00 per transaction	Money Market and Savings accounts
	Inactivity Fee	\$10.00 per month	For checking accounts with a ledger balance of less than \$100 and with no activity during previous 12 months
	Replacement/Duplicate Debit Cards	\$7.50 per card	
Mini Statement	\$1.00	Available only at our ATMs	
<b>Non S&amp;T ATM Transactions</b>	ATM Service Fees	\$3.00 per transaction	• ATM Deposits, ATM Withdrawals, ATM Inquiries, ATM Transfers to and from accounts
<b>Business Online Banking</b>	Business Online Banking	\$15.00 per month	Additional services available at extra charges
	Billpay	Free	
<b>Small Business Online Banking</b>	Small Business Online Banking	Free	
	Billpay	10 free per month	\$0.50 per bill paid over 10



Nonconsumer Fee Schedule

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Transfer of Funds</b>	<b>Domestic Outgoing Wire (Customer)</b>		
	• Repetitive	\$25.00 per wire	
	• Business Online Banking: Repetitive or Non-Repetitive	\$15.00 per wire	
	• Non-Repetitive	\$25.00 per wire	
	Domestic Incoming Wire (Customer)	\$15.00 per wire	
	International Outgoing Wire (Customer)	\$50.00 per wire	
	International Incoming Wire (Customer)	\$22.00 per wire	
	Wire drawdown fee	\$17.00 per wire	
<b>Safe Deposit Boxes</b>	Various Sizes Available	\$40.00 - \$387.00 per year	
	Loss of One Key	\$30.00	Requires replacement with new lockset
	Loss of Two Keys	\$150.00	Requires drilling and lockset replacement
<b>Collection Items</b>	Canadian Items	\$15.00 per item	
	Bond Coupons	\$5.00 per envelope	
	Return Coupon	\$50.00 per bond	
	International Drafts	Fee varies	
	Outgoing Collections	\$25.00 per item	
	Incoming Collections	\$25.00 per item	
<b>Night Depository</b>	One-Time Fee	\$20.00 canvas bag (small)	
	One-Time Fee	\$25.00 canvas bag (large)	
	Service Fee	\$0.75 per drop for disposable	REV 03.04.23
	Service Fee	\$1.00 per drop for canvas	
	Disposable Bags	Fee varies	

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Miscellaneous Services</b>	Treasurer's Checks	\$10.00 per check	Sold to customers only
	Domestic Money Orders	\$5.00 per money order	
	Faxes sent within PA	\$5.00 first page, \$1.00 each additional page	
	Faxes sent outside of PA	\$7.00 first page, \$1.50 each additional page	
	Visa® International Service Assessment Fee	0.8% of international purchases and cash disbursements which do not require conversion	Applies to Visa credit and debit card transactions
	Visa International Service Assessment Fee	1% of international purchases and cash disbursements which require conversion	Applies to Visa credit and debit card transactions
	Signature Guarantee Fee	\$10.00 per occurrence	
	Approved Checks Cashed for Non-customers	\$10.00 per check	
	Assisted Transfer Service Charge	\$5.00 per transfer	
	Indemnity Bond	\$5.00 per bond	
	Legal Fees (FIDM Program)	\$50.00 per request	
	Legal Fees (Writs and Garnishments)	\$250.00 per request	
	Counter Check	\$1.00 per check	
	Coin Deposit	\$2.00 per \$1,000.00	
	Undeliverable Mail	\$10.00 per occurrence	Applies to deposit statements returned to bank as undeliverable. Please contact us to validate your address.
<b>Lockbox</b>	Activity Fee	\$1.25 per item \$75.00 monthly minimum	



## IMPORTANT INFORMATION ABOUT NONCONSUMER CHECKING ACCOUNTS

### Basic Business Checking

- No minimum balance
- No monthly maintenance fee
- 500 free transactions/item per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)

### Business Interest Checking

- Minimum daily balance requirement \$2,500 or average monthly balance requirement \$3,000
- Monthly maintenance fee \$10 (if balance falls below average daily or monthly requirement)
- Monthly maintenance fee with statements with images \$12 (if balance falls below average daily or monthly requirement)
- 500 free transactions/items per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)

### Business Checking Plus

- Up to 500 items processed per statement cycle\*
- Basic Business Online Banking
- Business Visa Debit Card
- Must maintain a \$25,000 monthly average balance to waive the monthly maintenance charge. Failing to maintain the average monthly balance will incur a monthly fee of \$15. Additional fees may apply based on activity, if applicable.

### RDC Account

- No minimum balance to open
- Average monthly balance requirement \$100,000
- Monthly fee \$100 if minimum daily balance falls below \$99,999
- Per item fee \$.50 per item over 500 per statement cycle
- ATM deposits FREE

### Remote Deposit Capture Fees

- Monthly machine rental FREE
- Monthly maintenance fee FREE
- If account holder changes to another account then account holder will assume the monthly costs involved with the Remote Deposit Capture machine which is outlined in the Remote Deposit Capture Agreement Overview.

### Remote Deposit Package

- No monthly minimum balance to obtain
- 200 transactions per statement cycle at no additional cost
- Transactions above 200 will be charged accordingly...
  - 201 – 300 transactions \$10 fee
  - 301 – 400 transactions \$20 fee
  - Over 400 transactions \$30 fee
- Single Feed Remote Deposit Capture Machine
- Must sign a one year contract
- If you choose to cancel your contract before one year a \$250.00 cancellation fee will apply
- Small Business Online Banking at no additional cost
- \$25 monthly maintenance fee

\* Per item fee charged after 500 items processed per statement cycle.



## IMPORTANT INFORMATION ABOUT NONCONSUMER SAVINGS ACCOUNTS

### Cash Management Account

- Minimum daily balance requirement \$5,000
- Monthly maintenance fee \$ 12 (if balance falls below minimum daily balance)
- 500 free transactions/item per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$25/transaction (A maximum of six third party transactions are permitted per calendar month or statement cycle)

### Money Market Account

- Minimum daily balance requirement \$2,500 or average monthly balance requirement \$3,000
- Monthly maintenance fee \$12 (if balance falls below minimum daily balance or average monthly)
- 500 free transactions/item per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$ 25/transaction (A maximum of six third party transactions are permitted per calendar month or statement cycle)

### Passbook Savings

- Minimum daily balance to open account \$25
- Quarterly maintenance fee \$10 (if balance falls below \$200 minimum)
- 500 free transactions/item per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$ 25/transaction (A maximum of six third party transactions are permitted per calendar month)

### Statement Savings

- Minimum daily balance to open account \$25
- Quarterly maintenance fee \$10 (if balance falls below \$200 minimum)
- 500 free transactions/item per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$ 25/transaction (A maximum of six third party transactions are permitted per calendar month)

Please refer to the Account Analysis fee schedule for business accounts with account analysis.