



CORNERSTONE BANK

[FEE SCHEDULE] Effective October 1, 2017

PERSONAL BANKING

ALWAYS IN YOUR CORNER.
NEVER BOXED IN.

> ELECTRONIC BANKING

Replace Debit card	\$10.00
Cornerstone ATM withdrawals	No charge
Other Bank ATM withdrawals	4 free per Stmt Cycle
Online Banking	No charge
Mobile Banking	No charge
Mobile Deposits	No charge
Web Bill Pay	No charge
Bill Payment check copy	\$5.00 / ea

> DEPOSIT SERVICES

*Overdraft Fee	\$35.00
*Returned Item Fee	\$35.00
Stop payments (valid six months)	\$35.00
Returned Deposit Item Charge	\$10.00
Transfer Funds Protection	\$5.00
Returned ACH Item	\$10.00

> RESEARCH SERVICES

Research fee	\$25.00 / hour
Statement copies	\$2.00 / ea
Photocopy of check	\$1.00 / ea
over 25 images	\$0.50 / ea

> CHECK COLLECTION SERVICES

Domestic	\$15.00
Foreign	\$35.00

(plus other bank fees, if applicable)

**An overdraft, or returned item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means. For complete information on Cornerstone Bank's rates, processing fees, and charges, please ask a relationship banker for the information governing your account(s).*

> WIRE TRANSFER SERVICES

Domestic	
Incoming	\$15.00
Non-repetitive outgoing	\$20.00
Repetitive outgoing	\$15.00
Foreign	
Incoming	\$35.00
Outgoing	\$40.00

> SAFE DEPOSIT BOXES

3"x5" box	\$35.00 / year
3"x10" box	\$55.00 / year
5"x10" box	\$75.00 / year
10"x10" box	\$90.00 / year
(Rental requires auto debit)	
Drill box	\$150.00
Replace each lost key	\$50.00

> MISCELLANEOUS SERVICES

Telephone transfers	\$5.00
<i>(Executed by branch rather than Online Banking)</i>	
Official checks	\$10.00
Garnishment / levy	\$75.00
Dormant Account Fee	\$5.00 / month
	Maximum \$60.00
Paper Statements	\$10.00

PERSONAL CHECKING

We believe banking is about making *your* life easier. So we offer unlimited free Cornerstone ATM transactions, free Online Banking, Mobile Banking, Mobile Deposit and Web Bill Pay and no per item fees on all our personal checking accounts. Choose the Cornerstone Bank personal checking account that works best for you.

CORNERSTONE CLASSIC CHECKING Our special interest-bearing account with unlimited check writing is designed for our customers who combine their financial activities with us. Maintain a minimum daily balance in deposits and loans of \$5,000 or maintain an average daily balance in combined deposits and loans of \$10,000 to avoid any monthly maintenance fee. Interest compounds daily on ledger balances above \$1,000. **Benefits:** ~ No charge for printed checks. ~ No transfer fees for overdraft protection. ~ 1/4% bonus rate on Certificate of Deposits.¹ ~ Platinum VISA® credit card.² ~ Discounts on loan rates and closing costs, where applicable. ~ Free rental on a standard-size safe deposit box based on availability. Complimentary official checks and notary services. **Requires eStatements.**

¹ CDs subject to a substantial penalty for early withdrawal. ² Credit is subject to approval, and normal credit standards apply.

Minimum to Open	Minimum Daily Balance In Deposits & Loans		Minimum Average Daily Balance in Combined Deposits & Loans	Monthly Maintenance Fee	ATM Transactions
\$1,000	\$5,000	<i>Or</i>	\$10,000	\$0	Unlimited free Cornerstone ATM transactions.
	Less than \$5,000	<i>And</i>	Less than \$10,000	\$20.00	Four (4) free other bank ATM transactions per statement cycle.

This account earns interest based on ledger account balances. Rates are tiered so higher balances earn higher rates.

CORNERSTONE PLUS CHECKING An interest-bearing account designed for our customers who want to earn competitive rates and have unlimited check writing privileges. Interest compounds daily on ledger balances above \$1,000. Rates are tiered so you can earn more with higher balances. No maintenance fee with a minimum daily balance of \$1,000 or an average daily balance of \$2,500.

Minimum to Open	Minimum Daily Balance		Average Daily Balance	Monthly Maintenance Fee	ATM Transactions
\$500	\$1,000	<i>Or</i>	\$2,500	\$0	Unlimited free Cornerstone ATM transactions.
	Less than \$1,000	<i>And</i>	Less than \$2,500	\$12.00	Four (4) free other bank ATM transactions per statement cycle.

This account earns interest based on ledger account balances. Rates are tiered so higher balances earn higher rates.

CORNERSTONE FREE CHECKING A no-hassle, non-interest bearing checking account with unlimited check writing privileges and no maintenance fees. *Does not include check orders and requires eStatements.*

Minimum to Open	Minimum Daily Balance		Average Daily Balance	Monthly Maintenance Fee	ATM Transactions
\$100	\$0	<i>Or</i>	\$0	\$0	Unlimited free Cornerstone ATM transactions. Four (4) free other bank ATM transactions per statement cycle.

MONEY MARKET AND SAVINGS

With the Cornerstone Advantage Money Market Account, you can always have access to your funds while earning competitive interest rates. Cornerstone Bank offers two personal savings accounts, including a low cost account for young savers.

CORNERSTONE ADVANTAGE MONEY MARKET For an even higher rate of return on a checking account, consider a Cornerstone Advantage Money Market Account. There is no maintenance fee with a minimum daily balance of \$2,500 or an average daily balance of \$5,000, and you can open your account with just \$1,000. The rate tiers are higher than our Personal Checking Account levels. There are a few very important restrictions.*

Minimum to Open	Minimum Daily Balance		Average Daily Balance	Monthly Maintenance Fee	Per Debit
\$1,000	\$2,500	Or	\$5,000	None	*\$10.00 each over six transactions per statement period.
	Less than \$2,500	And	Less than \$5,000	\$10.00	

This account earns interest based on ledger account balances. Rates are tiered so higher balances earn higher rates.

***Federal banking regulations limit you to six (6) preauthorized transfers and third party transactions each statement cycle. Transactions that apply to the limitation include checks, ACH debits, telephone transfer requests, and transfers initiated through online internet banking. A service charge of \$10.00 will be assessed for each transaction in excess of 6 to third parties or 6 preauthorized transfers, or any combination of 6 thereof, from your account each statement cycle. Transfers or withdrawals made at the bank are unlimited.*

CORNERSTONE MONEY MARKET SWEEP High yield money market tied to your checking account to help maximize investment dollars and minimize bank charges. Transfers are made automatically without requiring your constant monitoring.

Monthly Maintenance Fee up to \$25.00 **Sweeps from the money market account are limited by law to six times a month per statement cycle.*

CORNERSTONE SAVINGS Maintain an average daily balance of \$250 for no quarterly maintenance fee. Your balance will earn interest at our current Cornerstone Savings rate. Interest compounds daily on the ledger balance.

Minimum to Open	Average Daily Balance	Quarterly Maintenance Fee	Per Debit
\$100	\$250	None	\$3.00 each over six withdrawals per quarter.
	Less than \$250	\$10.00	

FIRST SAVERS

No maintenance fee for Cornerstone First Savers for customers 18 or younger and a minimum opening deposit of just \$5.