THE HARBOR BANK OF MARYLAND

Consumer Schedule of Fees and Service Charges

Account Description, Features, and Fees

Personal Checking Accounts

No Hassle

Minimum Deposit to Open **$100.00**
Monthly Service Charge None
Features:
- Free Online Banking, Mobile Banking, and Bill Pay
- Unlimited Check Writing
- Visa Check Card

Gold Plus 55

Minimum Deposit to Open **$100.00**
Monthly Service Charge None
Features:
- Free Online Banking and Bill Pay
- Unlimited Check Writing
- Two (2) Free Cashier's Check Checks per Statement Cycle
- Visa Check Card
- Interest Bearing Account (Variable; based on daily collected balance. Minimum balance must be maintained to obtain the disclosed APY.)

NOW Account

Minimum Deposit to Open **$1,000.00**
Monthly Service Charge **$15.00**
How to Avoid the Monthly Service Fee for Each Monthly Statement Cycle:
- Maintain a daily balance of $1000 or more in the checking account — No fee will be charged if this requirement is met within a statement cycle.

Features:
- Free Online Banking, Mobile Banking, and Bill Pay
- Unlimited Check Writing
- Reimbursed for up to Four (4) Foreign ATM Fees per Statement Cycle
- Visa Check Card
- Interest Bearing Account (Variable; based on daily collected balance. (Minimum balance must be maintained to obtain the disclosed APY.)

Platinum Express NOW Checking

Minimum Deposit to Open **$5,000.00**
Monthly Service Charge **$15.00**
How to Avoid the Monthly Service Fee for Each Monthly Statement Cycle:
- Maintain a daily balance of $5000 or more in the checking account — No fee will be charged if this requirement is met within a statement cycle.

Features:
- Free Online Banking, Mobile Banking, and Bill Pay
- Unlimited Check Writing
- Reimbursed for up to Three (3) Foreign ATM Fees per Statement Cycle
- Free Check Orders (Specialty Gray)
- Free Cashier's Checks
- Visa Check Card

Interest Bearing Account (Variable; based on daily collected balance. Minimum balance must be maintained to obtain the disclosed APY)

Personal Savings Accounts

Minor Savings

Minimum Deposit to Open None
Features:
- Interest Bearing Account (Variable; based on daily collected balance.)

Statement Savings

Minimum Deposit to Open	**$100.00**
Monthly Service Charge	**$3.00**
How to Avoid the Monthly Service Fee for Each Monthly Statement Cycle:	
- Maintain a daily balance of $100 or more	No fee will be charged if one of these requirements is met within a statement cycle.

Features:

- Interest Bearing Account (Variable; based on daily collected balance.)

Personal Money Market Accounts

Money Market Account

Minimum Deposit to Open	**$2,500.00**
Monthly Service Charge	**$25.00**
How to Avoid the Monthly Service Fee for Each Monthly Statement Cycle:	
- Maintain an average daily balance of $2,500 or more	No fee will be charged if the requirement is met within the statement cycle.

Features:

- Interest Bearing Account (Variable; based on daily collected balance. Minimum balance must be maintained to obtain the disclosed APY.)

Investment Money Market Account

Minimum Deposit to Open	**$25,000.00**
Monthly Service Charge	**$50.00**
How to Avoid the Monthly Service Fee for Each Monthly Statement Cycle:	
- Maintain an average daily balance of $25,000 or more	No fee will be charged if the requirement is met within the statement cycle.

Features:

- Interest Bearing Account (Variable; based on daily collected balance. Minimum balance must be maintained to obtain the disclosed APY.)

IRA Money Market

Minimum Deposit to Open	**$500.00**
Monthly Service Charge	**$25.00**
How to Avoid the Monthly Service Fee for Each Monthly Statement Cycle:	
- Maintain a daily balance of $500 or more	No fee will be charged if the requirement is met within a statement cycle.

Features:

- Interest Bearing Account (Variable; based on daily collected balance. Minimum balance must be maintained to obtain the disclosed APY.)

Personal Certificate of Deposit Accounts

Certificate of Deposit (CD) Account

Minimum Deposit to Open **$500.00**

Features:

- Interest Bearing Account (Fixed; based on the term of CD. Earn CD relationship rates on your CDs when linked to a Harbor Bank checking account.)

Withdrawal Penalties:

- The fee imposed will equal three months interest on the amount withdrawn subject to penalty for terms <12 months.
- The fee imposed will equal six months interest on the amount withdrawn subject to penalty for terms ≥12 months.
- The amount of your penalty will be deducted from principal
- In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

IRA Fixed CD Certificate of Deposit (CD) Account

Minimum Deposit to Open	12-24 months - **$1,000**; 30 months - **$2,500**; 60 months - **$100**

Features:

- Interest Bearing Account (Fixed; based on the term of CD. Earn CD relationship rates on your

Withdrawal Penalties:

- The fee imposed will equal three months interest on the amount withdrawn subject to penalty for terms <12 months.
- The fee imposed will equal six months interest on the amount withdrawn subject to penalty for terms ≥12 months.
- The amount of your penalty will be deducted from principal
- In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

IRA Variable Certificate of Deposit (CD) Account

Minimum Deposit to Open	**$100.00**
Monthly Service Charge	**$3.00**
How to Avoid the Monthly Service Fee for Each Monthly Statement Cycle:	
- Maintain a daily balance of $100 or more	No fee will be charged if the requirement is met within the statement cycle.

Features:

- Interest Bearing Account (Variable)

Withdrawal Penalties:

- The fee imposed will equal three months interest on the amount withdrawn subject to penalty for terms <12 months.
- The fee imposed will equal six months interest on the amount withdrawn subject to penalty for terms ≥12 months.
- The amount of your penalty will be deducted from principal
- In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Schedule of Fees - Consumer

Debit Card and ATM Transaction Fees

Visa Debit Card	
- Visa Debit Card	No Charge
- Card Replacement	**$5.00** per card, after 2nd request
- Expedited Card Replacement	**$50.00** per card, upon request
ATM Card	
- ATM Card	No Charge
- ATM Card Replacement	**$5.00** per card, after 2nd request
- Expedited ATM Card Replacement	**$50.00** per card, upon request
Visa Debit Card Transactions	
- PIN Based Point-of-Sale (POS)	**$0.55** per transaction
- International Purchases and Cash Advance Fee	**1%** of the transaction amount
ATM Transations	
- Harbor Bank ATM Transactions	No Charge
- Allpoint Network ATM Transactions	No Charge
- Non-Harbor Bank ATM inquiries, transfers or withdrawal fee	**$1.50** per inquiry and **$2.50** for withdrawal. Fees from the ATM owner/network still apply.

Overdraft Fees

- Non-Sufficient Funds (Harbor Bank pays an item when the account balance does not have enough funds to cover the item paid.)	**$35.00** per item (maximum of 5 Overdraft Fees per day, for a total of $175)
- Returned Item, also known as Non-Sufficient Funds or NSF (Harbor Bank returns the item because the account balance does not have enough funds to cover the charge.)	- Harbor Bank will not charge an Non-sufficient Funds or NSF fee if your account balance at the end of the business day is overdrawn by $10 or less. - Harbor Bank will not charge an Non-sufficient Funds or NSF fee if the available balance in the account was sufficient at the time of the transaction.
- Overdraft Protection Coverage	**$20.00** per year

Digital Banking

Online Banking, Mobile Banking, and Bill Pay	No Charge
External Transfers	No Charge
Expedited Bill Payment (Same Day)	**$20.00** each payment
Telebanc Calls	**$0.35** each call after the seventh (7) call

Wire Transfer Fees

Domestic Wires	
- Incoming	**$15.00** per transfer
- Outgoing	**$25.00** per transfer
International Wires	
- Incoming	**$30.00** per transfer
- Outgoing	**$50.00** per transfer

Statement Fees

- Online Banking Statement (Requires acceptance of the terms and conditions for Online Banking.)	No Charge
- Statement Copy (Printed in the branch and provided by mail, fax, or in person.)	**$6.00** per statement; **$1.50 a**dditional items
- Special Statement Cutoff	**$5.00** per statement

Safe Deposit Box Fees

Safe Deposit Box Rentals	
- 2x5	**$25.00** per year
- 3x5	**$30.00** per year
- 3x10	**$50.00** per year
- 5x5	**$40.00** per year
- 5x10	**$75.00** per year
- 10x10	**$125.00** per year
Rental Payment Late Fee	
- 30 days	**$5.00**
- 60 days	**$10.00**
Misc Safe Deposit Box Fee	
- Lost Key or Replacement of Lost Key	**$65.00**
- Drilling - fee quoted before drilling	**$175.00** and up

Other Account Services and Fees

- Account Activity Printout	**$6.00** each
- Account Balancing	**$30.00** per hour
- Account Research	**$20.00** per hour
- Account Verification	**$10.00** each
- Cashier's Check	**$20.00** each
- Check and Supplies	Varies
- Counter Checks	**$1.00** each
- Deposited or Cashed Item Returned	**$12.00** each item
- Dormant Account (Account that is inactive for twelve (12) months)	**$1.65** per month for balances of $50.00 or more.
- Duplicate Tax Document	**$5.00** each
- Early Account Closure Fee (Accounts closed within 90 days of opening)	**$25.00**
- Fax Transfer	**$1.00** each
- IRA Transfer	**$25.00** each
- Payment by Phone	**$10.00** each
- Photocopies	**$2.00** each
- Proof Adjustments	**$10.00** each
- Returned Mail	**$5.00** each
- Statement Copy (Printed and Provided by Mail, Fax, or In Person)	**$6.00** per statement
- Stop Payment	**$35.00** each item
Legal Processing Fee	
- Fee applied for the processing any garnishment, levy, or any court or administrative order	**$200.00** per order
Collection Items	
- Domestic (Incoming or Outgoing)	**$20.00** each item
- International (Incoming or Outgoing)	**$50.00** an up each item
Non-Customer On-Us Check Cashing Fee	
- Personal Checks (No charge for checks less than $100)	**$5.00**
- Business Checks	**$10.00**

03/2025 Updated

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THE HARBOR BANK OF MARYLAND

Business Schedule of Fees and Service Charges

Schedule of Fees - Business

Debit Card and ATM Transaction Fees	
Visa Debit Card	
- Visa Debit Card	No Charge
- Card Replacement	**$5.00** per card, after 2nd request
- Expedited Card Replacement	**$50.00** per card, upon request
ATM Card	
- ATM Card	No Charge
- ATM Card Replacement	**$5.00** per card, after 2nd request
- Expedited ATM Card Replacement	**$50.00** per card, upon request
Visa Debit Card Transactions	
- PIN Based Point-of-Sale (POS)	**$0.55** per transaction
- International Purchases and Cash Advance Fee	**1%** of the transaction amount
ATM Transations	
- Harbor Bank ATM Transactions	No Charge
- Allpoint Network ATM Transactions	No Charge
- Non-Harbor Bank ATM inquiries, transfers or withdrawal fee	**$1.50** per inquiry and **$2.50** for withdrawal. Fees from the ATM owner/network still apply.
Overdraft Fees	
- Non-sufficient Funds (Harbor Bank pays an item when the account balance does not have enough funds to cover the item paid.)	
- Returned Item, also known as Non-Sufficient Funds or NSF (Harbor Bank returns the item because the account balance does not have enough funds to cover the charge.)	**$35.00** per item
Digital Banking	
Online Banking, Mobile Banking, and Bill Pay	No Charge
Expedited Bill Payment (Same Day)	**$20.00** each payment
Positive Pay (Fraud Protection)	**$10.00** per month
ACH Origination (Payroll and Vendor Payments)	**$25.00** per month
Same Day ACH Transfer	**$10.00** per transfer
Remote Deposit Capture	**$10.00** per month; **$0.10** per check
Telebanc Calls	**$0.35** each call after the seventh (7) call
Wire Transfer Fees	
Domestic Wires	
- Incoming	**$15.00** per transfer
- Outgoing	**$25.00** per transfer
International Wires	
- Incoming	**$30.00** per transfer
- Outgoing	**$50.00** per transfer
Statement Fees	
- Online Banking Statement (Requires acceptance of the terms and conditions for Online Banking.)	No Charge
- Statement Copy (Printed in the branch and provided by mail, fax, or in person.)	**$6.00** per statement
- Special Statement Cutoff	**$5.00** per statement
Safe Deposit Box Fees	
Safe Deposit Box Rentals	
- 2x5	**$25.00** per year
- 3x5	**$30.00** per year
- 3x10	**$50.00** per year
- 5x5	**$40.00** per year
- 5x10	**$75.00** per year
- 10x10	**$125.00** per year
Rental Payment Late Fee	
- 30 days	**$5.00**
- 60 days	**$10.00**

Misc Safe Deposit Box Fee

- Lost Key or Replacement of Lost Key	**$65.00**
- Drilling	**$175.00** and up, fee to be quoted before drilling.

Currency Exchange Fees

- Currency Strap	**$0.70** per strap
- Rolled Coin	**$0.10** per roll

Night Depository Fees

- Night Depository Bags	Fee varies - provided by Deluxe
- Lost Night Depository Key	**$20.00** per key

Other Account Services and Fees

- Account Activity Printout	**$6.00** each
- Account Balancing	**$30.00** per hour
- Account Research	**$20.00** per hour
- Account Verification	**$10.00** each
- Cashier's Check	**$20.00** each
- Check and Supplies	Varies
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- Deposited or Cashed Item Returned	**$12.00** each item
- Dormant Account (Account that is inactive for twelve (12) months)	**$1.65** per month for balances of $50.00 or more - each month following the 12th month
- Duplicate Tax Document	**$5.00** each
- Early Account Closure Fee (Accounts closed within 90 days of opening)	**$25.00**
- Fax Transfer	**$1.00** each
- IRA Transfer	**$25.00** each
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- Payment by Phone	**$10.00** each
- Photocopies	**$2.00** each
- Proof Adjustments	**$10.00** each
- Returned Mail	**$5.00** each
- Statement Copy (Printed and Provided by Mail, Fax, or In Person)	**$6.00** per statement
- Stop Payment	**$35.00** each item

Legal Processing Fee

- Fee applied for the processing any garnishment, levy, or any court or administrative order against your account. The fee will be applied regardless if the funds are paid.	**$200.00** per order

Collection Items

- Domestic (Incoming or Outgoing)	**$20.00** each item
- International (Incoming or Outgoing)	**$50.00** each item

This fee is applied to items that cannot be credited until payment is received from the payor's bank or the government, including bond transactions (except for Series E, H, EE, HH or I), drafts, notes or check items. Costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on Harbor Bank are added

Non-Customer On-Us Check Cashing Fee

- Personal Checks (No charge for checks less than $100)	**$5.00**
- Business Checks	**$10.00**

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