

# Cardinal Bank Fee Schedule

As of January 27, 2012



## Personal Accounts

**Simply Checking** Monthly Fee  
Minimum Opening Balance: \$100.00 No Charge  
Minimum Daily Balance to Avoid Monthly Fee: \$0.00

**Student Checking** Monthly Fee  
Minimum Opening Balance: \$50.00 No Charge  
Minimum Daily Balance to Avoid Monthly Fee: \$0.00

**First Choice Checking** Monthly Fee  
Minimum Opening Balance: \$100.00 \$15.00  
Minimum Daily Balance to Avoid Monthly Fee: \$5,000.00  
Requirements to Earn Premium (Tier 1) Interest Rate: One direct deposit or 10 debit card transactions per statement cycle.

**Chairman's Club Checking** Monthly Fee  
Minimum Opening Balance: \$1,000.00 \$20.00  
Minimum Daily Balance to Avoid Monthly Fee: \$1,000.00  
Minimum Balance to Earn Premium Interest Rate: \$1,000.00

**President's Club Checking** Monthly Fee  
Minimum Opening Balance: \$100.00 \$25.00  
Minimum Daily Balance to Avoid Monthly Fee: \$20,000.00 in combined Cardinal accounts  
Minimum Balance to Earn Market Interest: \$2,500.00

**Interest Checking** Monthly Fee  
Minimum Opening Balance: \$100.00 \$10.00  
Minimum Daily Balance to Avoid Monthly Fee: \$1,000.00  
Or \$5,000 in a linked Money Market or Statement Savings account

**Golden 55 Checking** Monthly Fee  
Minimum Opening Balance: \$50.00 No Charge  
Minimum Daily Balance to Avoid Monthly Fee: \$0.00

**Simply Savings + \*\*** Monthly Fee  
Minimum Opening Balance: \$100.00 \$3.00  
Minimum Daily Balance to Avoid Fee: \$100.00  
\$5.00 per withdrawal after the first 3 per month

**Statement Savings \*\*** Monthly Fee  
Minimum Opening Balance: \$100.00 \$3.00  
Minimum Daily Balance to Avoid Monthly Fee: \$100.00  
\$2.00 per withdrawal after the first 3 per month

**Kid's Club Savings \*\*** Monthly Fee  
Minimum Opening Balance: \$10.00 No Charge  
Minimum Daily Balance to Avoid Monthly Fee: \$0.00  
Account holders must be aged 17 and younger.

**Money Market Savings** Monthly Fee  
Minimum Opening Balance: \$2,500.00 \$10.00  
Minimum Daily Balance to Avoid Monthly Fee: \$2,500.00  
Minimum Balance to Earn Market Interest: \$2,500.00  
\$10.00 per withdrawal in excess of the legal limit \*\*

**Monster Money Market †** Monthly Fee  
Minimum Opening Balance: \$25,000.00 \$10.00  
Minimum Daily Balance to Avoid Monthly Fee: \$25,000.00  
Minimum Balance to Earn Market Interest Rate: \$25,000.00  
\$10.00 per withdrawal in excess of the legal limit \*\*

+ In combination with any Checking, Visa CheckCard and Online Banking & Bill Pay.

\*\* Federal regulation and our deposit agreement limit the number of pre-authorized withdrawals and/or transfers that may be made from a savings account to six each monthly statement cycle. If the account permits transfers by check, no more than three of the six limited transfers may be by check.

† In combination with a new checking account.

## Business Accounts

**Free Business Checking** Monthly Fee  
Minimum Opening Balance: \$100.00 No Charge  
Minimum Daily Balance Required: \$0.00  
First 500 Items: No Charge  
Over 500 Items: \$0.25 each

**Business Chairman's Club Checking** Monthly Fee  
Minimum Opening Balance: \$1,000.00 \$20.00<sup>1</sup>  
Minimum Daily Balance to Avoid Monthly Fee: \$2,500.00  
Over 250 Items: \$0.25 each  
Minimum Balance to Earn Premium Interest Rate: \$1,000.00

**Commercial Checking \*** Monthly Fee  
Minimum Opening Balance: \$100.00 \$12.00  
Checks Paid: \$0.15/each  
Deposits: \$0.30/each  
Deposited Items: \$0.10/each

**Business Interest Checking** Monthly Fee  
Minimum Opening Balance: \$100.00 \$12.00  
Minimum Daily Balance to Avoid Monthly Fee: \$1,500.00  
Over 250 Items: \$0.25 each

**IOLTA** Monthly Fee  
Minimum Opening Balance: \$100.00 \$12.00  
Minimum Daily Balance to Avoid Monthly Fee: \$1,000.00

**Business Savings \*\*** Monthly Fee  
Minimum Opening Balance: \$100.00 \$3.00  
Minimum Daily Balance to Avoid Monthly Fee: \$100.00  
\$2.00 per withdrawal after the first 3 per month

**Business Money Market Savings** Monthly Fee  
Minimum Opening Balance: \$2,500.00 \$10.00  
Minimum Daily Balance to Avoid Monthly Fee: \$2,500.00  
\$10.00 per withdrawal in excess of the legal limit\*\*  
Minimum Balance to Earn Interest: \$2,500.00

**Simply Savings + \*\*** Quarterly Fee  
Minimum Opening Balance: \$100.00 Fee  
Minimum Daily Balance to Avoid Fee: \$100.00 \$3.00  
\$5.00 per withdrawal after the first 3 per month

**Business Monster Money Market** Monthly Fee  
Minimum Opening Balance: \$25,000.00 \$10.00  
Minimum Daily Balance to Avoid Monthly Fee: \$25,000.00  
Minimum Balance to Earn Market Interest Rate: \$25,000.00  
\$10.00 per withdrawal in excess of the legal limit\*\*

+ In combination with any Checking, VISA CheckCard and Online Banking & Bill Pay.

\* All Commercial Account services may be paid for by maintaining sufficient non-interest bearing deposit balance to cover the amount of the charges.

\*\* Federal regulation and our deposit agreement limit the number of pre-authorized withdrawals and/or transfers that may be made from a savings account to six each monthly statement cycle. If the account permits transfers by check, no more than three of the six limited transfers may be by check.



Member FDIC

## Personal Online Banking

<b>Personal Online Banking &amp; Bill Pay</b>	No Charge
<b>Business Online Banking &amp; Bill Pay</b>	No Charge
<b>Mobile Banking ~</b>	No Charge

~ Service requires mobile Internet access from your cellular phone, PDA or other wireless device. This service is available across most of the major wireless carriers.

## Electronic Banking

### ATM Transactions

Cardinal ATMs	No Charge
Non-Cardinal ATMs (Surcharge may apply. No ATM surcharge fee using NYCE SUM <sup>®</sup> , MoneyPass <sup>®</sup> or Intercept <sup>®</sup> ATMs)	No Charge
POS fee for ATM Card Use (per purchase)	No Charge
ATM/ VISA <sup>®</sup> CheckCard Replacement	\$5.00
Expedited Card or PIN Delivery (2-day)	\$25.00
Emergency Card or PIN Delivery (Overnight)	\$70.00

## Business Online Banking\*

<b>Business Online Banking &amp; Bill Pay</b>	No Charge
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## Account Services\*

### Account Research

Per Hour (\$50 Min.)	\$50.00
Per Page	\$0.25

### Non-Sufficient Funds/Overdraft

Per Item	\$34.00
Overdraft Amount of \$10.00 or less	No Fee

### Daily Overdraft Fee

Each day account has a negative balance	\$5.00
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### Overdraft Protection (Safeguard Line of Credit)

Per transfer from Line of Credit	\$5.00
Per transfer from Savings Account	\$5.00

### Cashed Item Chargeback

	\$10.00
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### Deposited Item Chargeback

	\$10.00
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### Collection Items

Domestic	\$10.00
Foreign (plus any correspondent bank fees)	\$35.00

### Deposit Verification

	\$15.00
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### Stop Payment<sup>▲</sup>

Account Holders Only	\$30.00
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### Account Closing

Within 6 months of opening	\$25.00
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## Other Service Fees

### Cashier's Check<sup>▲</sup>

Account Holders Only	\$8.00
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### Bond Redemption

	\$20.00
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### Bond Coupon Collection

	\$10.00
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### Currency, per strap

	\$0.50
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### Rolled Coin, per roll

	\$0.10
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### Money Room/Armored Car Pick-Up

Per Pick-Up	Ask For Details
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### Mobile Messenger Service

Set-up Fee (includes two locked bags)	\$50.00
Per Trip	\$12.00

### Night Deposit Drop

Processing Per Bag	\$2.00
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### Garnishments, Levies and Liens

	\$100.00
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## Statements & Checks

### Duplicate Statement

	\$7.00
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### Duplicate Check Image

	\$7.00
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### Undeliverable Statement (per month)

	\$2.00
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## Travelers Checks

Single Signature <sup>▲</sup>	2%
Dual Signature	3%
Gift	\$2.00

## Wire Transfers

### Domestic

Incoming	No Charge
Outgoing	\$20.00

### International

Incoming	\$15.00
Outgoing	\$45.00

## Safe Deposit Box

	Annual Rent
2x5	\$30.00
3x5 <sup>▲</sup>	\$45.00
3x10	\$75.00
5x5	\$65.00
5x10	\$90.00
10x10	\$155.00

*Not all sizes are available at every location.*

<sup>▲</sup> Free for Chairman's Club and President's Club Checking Account holders.

