



BANKING FOR LIFE

AMERISERV FINANCIAL BANK

MAIN BRANCH, 216 Franklin St, Johnstown, PA 15901

## SCHEDULE OF FEES

### DEPOSIT ACCOUNT SERVICE FEES

Overdrafts/NSF

\$37.00 per item up to 6 items per day plus \$12.00 for each 3 business day period the account remains overdrawn. This fee applies to overdrafts created by check, in-person, withdrawal, or other electronic means.

The same item may be charged multiple NSF fees if re-presented.

Paper Statements Mailed

\$3.00 per month on SimpleLife, ActiveLife, and StudentlifeChecking; \$3.00 per month on Free Business Checking

Charge for including Imaged Replacement Documents (IRD) with Statement

\$25.00 per month

Add Check Images to Paper Statements

\$3.00 per month

Returned Cashed or Deposited Checks

\$12.00 per occurrence

Stop Payment Request

\$37.00 per item

Attachments & Garnishments

\$150.00 (plus bank's attorney fees)

Levies

\$150.00 (plus bank's attorney fees)

All-Debit Hold/Watch Status (multiple signatures required)

\$22.00 per month

Non-AmeriServ Automated Teller Machine (ATM)

\$2.50 per transaction, including balance inquiries

Paper Copies of Checks or Activity Printouts

\$2.00 per copy

Account Research or Account Reconciliation

\$25.00 per hour (\$25.00 minimum)

Statement Print Out-Prior Months

\$5.00 per request

Encoded Counter Checks

\$1.00 each

Escheat Processing Fee

\$50.00 per account prior to releasing deposit to the state

ACH Setup Fee

\$5.00 per request

### VISA CHECK CARD FEES

Replacement Card Charge

\$10.00 (rush orders - \$55.00)

Research Charge

\$20.00 per receipt copy

PIN Mailer

\$10.00 (rush orders - \$55.00)

Pull and Destroy or Pull and Re-address

\$30.00 fee

### MISCELLANEOUS SERVICE FEES

Cashiers Checks

\$10.00 per check

Certified Checks

\$18.00 per check

Money Orders (Up to \$1,000)

\$5.00 per check

Foreign Currency Exchange Service

Purchasing and selling (paper Only); \$10 Customers; additional charge for expedited shipping

Photocopies

\$1.00 per copy

Signature Guarantee (AmeriServ Financial Customers Only)

\$25.00

Check Collection/Processing (Outgoing & Incoming)

\$25 fee on all checks sent for collection including Canadian & International checks or US Dollars to a Foreign Bank. Note - Additional charge if exchange rate applies.

Coin Machine Fee

8% of amount counted (non-customers only) No charge for current customers

Checking Closed Account Fee

\$25.00 for accounts closed within first 180 days

eHoliday Club Closed Account Fee

\$25.00 for accounts closed within first 180 days

Negative Balance Closing Fee

\$25.00 processing fee

Checking and Savings Dormant Account Fee

\$10.00 each month account is dormant

Wire Transfer within USA (OUTGOING)

\$25.00 per transfer

Wire Transfer within USA (INCOMING)

\$15.00 per transfer

International Wire Transfer (OUTGOING)

\$50.00 per transfer

International Wire Transfer (INCOMING)

\$25.00 per transfer

Telephone Banking

No charge to current customers

Internet Banking

No charge to current customers

Internet Banking-Bill Pay Inactivity Fee

\$3.00 each month of inactivity

People Pay

No charge to current customers

Mobile Banking - Mobile Deposit

No charge to current customers

Fax Service (Customers)

\$3.00 first sheet/\$2.00 each additional sheet

Fax Service (NON-CUSTOMERS)

\$4.00 first sheet/\$3.00 each additional sheet

Coupon Collection

\$20.00 per sleeve

Bond Presentment

\$25.00 per bond presentment

Undeliverable Mail

\$5.00 fee for undeliverable mail after first occurrence

### SAFE DEPOSIT BOX RENTAL (yearly)

### BUSINESS SERVICE FEE SCHEDULE

Deposit Ticket

Annual rental fee available at each branch

Deposited Items

Select branch business service fee schedule may apply

Bank Originated Credit or Bank Originated Debit

\$0.30 per deposit

Returned Deposited Checks

\$0.14 per item

Checks Paid

\$0.10 per item

ACH Credit or ACH Debit

\$12.00 per occurrence

Currency Deposited (per \$100 Increment)

\$0.15 per item

Bank Administration Rate

\$0.10 per item

Currency Furnished-per \$1,000

\$0.10

Coin Furnished

Based on average collected balances, rate changed quarterly

Coin Deposited

\$1.00

Cash Order

\$0.05 per roll;\$3.00 per box

Monthly Account Analysis Fee

\$2.00 / box or bag

\$2.00 / order

\$10.00 per account

Checks NSF / Overdraft

\$37.00 per item plus \$12.00 for each 3 business day period the account remains overdrawn. This fee applies to overdrafts created by check, in-person, ATM withdrawal, or other electronic means.

The same item may be charged multiple NSF fees if re-presented.

Contact Business Services Officer

\$100 per month

Contact Business Services Officer

\$25.00

Contact Business Services Officer

Contact Business Services Officer

Contact Business Services Officer

Contact Business Services Officer

Contact Business Services Officer

Contact Business Services Officer

\$50 per month (\$15 per month non analysis accounts)

\$50 per month

\$75 per month (\$60 per month non analysis accounts)

\$10 per month per sub account

\$50 per month

Contact Business Services Officer

\$3.00

\$3.00

\$3.00 each

\$3.00 each

\$20.00 small (7-1/2" X 9-3/4"), \$24.00 large (12" X 15")

Remote Deposit Capture  
ACH Customized Processing  
Positive Pay per EIN  
Night Deposit Service (per year)  
Other Reconciliation Plans  
Lock Box Services and Online Reporting  
Armored/Courier Transport  
Corporate Vault Services  
Direct Deposit / ACH Origination  
Daily/Periodic Account Reporting  
Deposit Sweep Service  
Target Loan Sweep  
Line/Investment Sweep  
Zero Balance Account (ZBA)  
Cash Management  
Endorsement Stamps  
Coin Wrappers - per box of 1000  
Currency Straps - per box of 1000  
Zipper Bags  
Drawstring Bags  
Night Deposit Bags

**OTHER FEES**

Legal Process  
Document Replacement  
IRA Closure Fee  
IRA Transfer/Rollover  
Overdraft Protection from Savings

\$150.00 plus bank's additional attorney fees

\$10.00 to replace bank documents

\$25.00 if account is closed less than 1 year after the opening date

\$50.00 processing fee

\$10.00 per transfer

PAYABLE ON DEATH (P.O.D.) ACCOUNTS ARE NOT  
AUTHORIZED BY THE PENNSYLVANIA LEGISLATURE.