

Personal Deposit Account Fee Schedule

Checking/Savings Options

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Checking Options	MINIMUM OPENING DEPOSIT	MONTHLY FEE	HOW TO WAIVE THE MONTHLY FEE (PER SERVICE FEE PERIOD) ¹ AND OTHER CONDITIONS
Santander Select Checking	\$25	\$25	Maintain combined balances of \$25,000 in bank deposits (consumer and certain business products ²) and eligible investments ³ held with Santander Investment Services.
Simply Right [®] Checking	\$25	\$10	Any deposit, withdrawal, transfer, or payment that is posted during the calendar month to the Simply Right Checking account will waive the Monthly Fee (excludes fees, rebates, and adjustments posted by Santander).
Santander Basic Checking	\$25	\$3	Monthly Fee cannot be waived.
Student Value Checking	\$10	\$0	No Monthly Fee. Account is available to students 14 – 25 years of age (legal guardian co-owner required for those between 14 – 18 years). Once you reach 26, we may convert your Student Value Checking to another checking product.

Savings Options	MINIMUM OPENING DEPOSIT	MONTHLY FEE	HOW TO WAIVE THE MONTHLY FEE (PER SERVICE FEE PERIOD) ¹ AND OTHER CONDITIONS
Santander Select Money Market Savings	\$25	\$0	No Monthly Fee. Only available to owners of a Santander Select Checking account.
Santander Money Market Savings	\$25	\$10	No Monthly Fee with any personal Santander checking account, or with \$10,000 average daily balance in the Santander Money Market Savings account.
Santander Savings	\$25	\$1	No Monthly Fee with any personal Santander checking account, or with \$100 average daily balance in the Santander Savings account.
Santander Youth Savings	\$10	\$0	No Monthly Fee. Account is available to individuals under 18 years of age (account requires a legal guardian co-owner).
IRA Money Market Savings	\$10	\$0	No Monthly Fee.
Individual Development Account (IDA)	\$10	\$0	No Monthly Fee. This account requires participation with a non-profit agency's IDA program.

¹All new checking accounts have a grace period of two Service Fee Periods after the account is opened before the Monthly Fee is assessed except Santander Basic Checking, which has no grace period, and Santander Select Checking, which has a grace period of three Service Fee Periods. This grace period does not apply to any new savings accounts, except for Santander Savings.

²Eligible business products include Business Checking, Savings, Money Market Savings, and Certificates of Deposit accounts, but exclude the following accounts: IOLTA, Bankruptcy, Brokered Deposits, Controlled Disbursement, Escrow, Government, and Union accounts.

³Eligible investments held with Santander Investment Services do not include the following: Annuities held at Mass Mutual, Allstate, Phoenix, Ohio National; Immediate Annuities or Annuities that have become annuitized; Mutual funds and 529 products not custodied by Pershing LLC; Insurance Products (with the exception of certain annuities held directly with a product sponsor).

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Securities and advisory services are offered through Santander Investment Services, a division of Santander Securities LLC. Santander Securities LLC is a registered broker-dealer, member FINRA and SIPC and a Registered Investment Adviser. Insurance is offered through Santander Securities LLC or its affiliates. Santander Investment Services is an affiliate of Santander Bank, N.A.

INVESTMENT AND INSURANCE PRODUCTS ARE:		
NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY		NOT A BANK DEPOSIT

Statement Delivery Options	FEE	NOTES
Paper Statement Fee	\$3	Per statement. No fee for Santander Select Checking and all Savings Options. All other checking accounts have a grace period of two Service Fee Periods before the Paper Statement Fee is charged.

How to avoid the Paper Statement Fee:

- Log on to Mobile or Online Banking to update your Paperless Statement settings.
- A waiver is available upon request by account owners that are currently 65 years of age and older as of the date of the request.

Santander Select® World Debit Mastercard® Usage (Applicable to Santander Select accounts. ATM owner may charge separate fee.)	FEE	NOTES
Cash Withdrawal Fee:		Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.
• Domestic ATM	\$0	At Santander and non-Santander ATMs.
• International ATM	\$0	
International Transaction Fee	\$0	For debit card purchases and ATM withdrawals.
ATM Surcharge Fee Rebate	Up to \$30	Up to \$30 per service fee period for ATM Surcharge Fees that are charged by other institutions at non-Santander ATMs. The rebate is posted the Business Day after the fee is charged and is reported as miscellaneous income subject to tax reporting.
ATM Balance Inquiry Fee	\$0	
New/Replacement Card – Expedited	\$0	

Standard ATM/Debit Card Usage (ATM owner may charge separate fee)	FEE	NOTES
Cash Withdrawal Fees:		Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.
• Domestic at Santander ATMs	\$0	
• Domestic at Non-Santander ATMs	\$3	\$2 for Student Value Checking. No fee for Santander Select Checking and Santander Select Money Market Savings.
• International ATM	\$6	Waived at Santander ATMs in Mexico.
International Transaction Fees:		Fee charged in U.S. dollars. Does not apply to transactions at Santander ATMs in Mexico.
• Debit Card	4%	For international cash withdrawal or purchase using your debit card.
• ATM Card	3%	For international cash withdrawal using your ATM card. Fee applicable when you withdraw foreign currency and Santander receives the transaction in foreign currency.
ATM Balance Inquiry	\$2	No fee for Student Value Checking, Santander Select Checking, and Santander Money Market Savings.
New/Replacement Card – Expedited	\$30	

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Checks and Money Orders	FEE	NOTES
Money Order	\$5	No fee for Santander Select Checking and Santander Select Money Market Savings.
Checkbook Orders	Varies	Santander Select and Santander Exclusive style checks at no charge or 50% discount on alternate designs for Santander Select Checking accounts only. No charge for Santander Select Money Market Savings packages.
Official Bank Check	\$10	No fee for Santander Select Checking and Santander Select Money Market Savings.
Certified Check	\$15	No fee for Santander Select Checking and Santander Select Money Market Savings.
Safe Deposit Box	FEE	NOTES
Annual rental	Varies	Santander Select Checking benefit: Smallest available safe deposit box at no charge or 50% discount on any larger box when linked for auto-debit.
Drilling	\$150	
Late Charge	\$15	
Lost Key	\$15	No fee for Santander Select Checking.
Other Account Services	FEE	NOTES
Checks sent for collection:		
• Domestic	\$10	Per item.
• International	\$30	Per item.
Escheat	\$50	No Escheat fee will be charged to Certificates of Deposit escheated to the Commonwealth of Massachusetts.
Garnishment/Levy/Legal Processing	\$100	
Improperly Endorsed Deposit	\$2	Per item.
IRA Trustee Transfer	\$25	
Return Deposited Item:		
• Domestic	\$15	\$10 in NY, \$5 in MA.
• International	\$25	\$10 in NY, \$5 in MA.
Stop Payment	\$30	Available on personal check, official check, money order, or ACH transaction. No fee for Santander Select Checking and Santander Select Money Market Savings.
Document Research Requests, for account information older than one (1) year:		
• Duplicate Statement Copy	\$6	Per copy. No fee for Santander Select Checking and Santander Select Money Market Savings
• Copy of Canceled Check	\$5	Per copy (12 free copies per year or 25 free copies per year for accounts opened in MA or MD).
• Research or Balance Reconciliation	\$20	Per hour (one hour minimum).

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Account Services and Fee

Wire Transfers	FEE	NOTES
Incoming Wire Transfer Fee	\$13	No fee for Student Value Checking, Santander Select Checking, and Santander Select Money Market Savings.
Domestic Outgoing Wire Transfer Fee	\$25	\$15 for Santander Select Checking and Santander Select Money Market Savings.
International USD Outgoing Wire Transfer Fee	\$40	

Overdrafts	FEE	NOTES
Insufficient or Unavailable Funds – Item Returned	\$35	A maximum of six (6) item returned fees may be charged per Business Day.
Insufficient Funds Fee – Item Paid	\$35	A maximum of six (6) item paid fees may be charged per Business Day.
Unavailable Funds Fee – Item Paid	\$35	
Sustained Overdraft Fee	\$35	Applies to accounts overdrawn by any amount for five (5) consecutive Business Days. Fee applied on the sixth (6 th) Business Day.
Overdraft Protection Transfer Fee	\$12	Fee charged any day an overdraft transfer occurs from a linked deposit account. No fee for Santander Select Checking.