

SIMPLY RIGHTSM CHECKING

Simply make one transaction: a deposit, withdrawal, transfer, or payment—posted during the calendar month to waive the Monthly Fee.

		Simply Right Checking Basic Terms and Conditions
Account Opening and Usage	Who is eligible?	Any individual age 18 and over (14 and over with legal guardian co-owner)
	Minimum Opening Deposit	\$25
	Monthly Fee	\$10 (waived for the first two service fee periods)
	How to avoid the Monthly Fee (per service fee period)	Any financial transaction (deposit, withdrawal, transfer, and/or payment) that is posted during the calendar month to the Simply Right SM Checking account will waive the Monthly Fee (excludes fees, rebates and adjustments posted by Santander). The service fee period is the same as a calendar month.
	Interest Bearing	No
	Debit/ATM Card Available	Yes
	Return Deposited Item — Domestic	\$15 (\$10 in NY, \$5 in MA)
	Return Deposited Item — International	\$25 (\$10 in NY, \$5 in MA)
ATM Fees	Cash Withdrawal Fee: Domestic Santander ATM	\$0 (Domestic ATMs are ATMs in the 50 United States, the District of Columbia and Puerto Rico)
	Cash Withdrawal Fee: Domestic Non-Santander ATM	\$3 fee charged by Santander (ATM owner may charge a separate fee. Domestic ATMs are ATMs in the 50 United States, the District of Columbia and Puerto Rico)
	Cash Withdrawal Fee: International Santander ATM	\$6 fee charged by Santander (except Mexico and Puerto Rico. ATM owner may charge a separate fee)
	Cash Withdrawal Fee: International Non-Santander ATM	\$6 fee charged by Santander (ATM owner may charge a separate fee)
Statement Delivery Options	Paperless eStatement	No fee. Enroll in eStatements through Online Banking
	Paper Statement	\$3 per statement (waived for the first two service fee periods)
Overdraft Fees	Insufficient or Unavailable Funds — Item Returned	\$35
	Insufficient Funds Fee — Item Paid	\$35
	Unavailable Funds Fee — Item Paid	\$35
	Sustained Overdraft Fee	\$35 fee applies to accounts overdrawn for 5 consecutive business days. Fee applied on the 6th business day.
	Overdraft Protection Transfer Fee (Sweep Fee)	\$12 fee charged any day an overdraft transfer occurs from a linked deposit account and/or Overdraft Line of Credit
Overdraft Options	Option A: Some Overdrafts	Selecting this option means that Santander may pay transactions and overdraw your account EXCEPT: ATM transactions and one-time Debit Card purchases. You agree that we can charge you a fee for each paid item, up to six per day, when you do not have sufficient funds. We do not guarantee that we will always pay a transaction when you do not have sufficient available funds. We will charge you a fee for each item we return unpaid due to insufficient or unavailable funds on your account. However, we will generally decline ATM transactions and one-time Debit Card purchases and we will not charge you a fee.
	Option B: All Overdrafts	Selecting this option means that Santander may pay any transaction and overdraw your account. You agree that we can charge you a fee for each paid item, up to six per day, when you do not have sufficient funds. We do not guarantee that we will always pay a transaction when you do not have sufficient available funds. We will charge you a fee for each item we return unpaid due to insufficient or unavailable funds on your account.

SIMPLY RIGHTSM CHECKING

Simply Right Checking Basic Terms and Conditions (continued)

How Deposits and Withdrawals Work	Posting Order: The order in which withdrawals and deposits are processed	After each business day ends, we will post transactions in the following order:	
		1st	All deposits, including direct deposit, teller and ATM deposits
		2nd	<ul style="list-style-type: none"> • ATM cash withdrawals • Debit card purchases that only occur one time • Debit transactions through a teller in a branch • Account transfers — ATM, Online and Mobile Banking and telephone transfers
		3rd	<ul style="list-style-type: none"> • Wire Transfers, Automatic Santander loan payments. (This category includes loan, line of credit and credit card payments to your Santander credit accounts) • Recurring debit card purchases (such as gym membership)
		4th	<ul style="list-style-type: none"> • Checks • ACH payment transactions • Recurring transfers in Online and Mobile Banking • Bill payments made using Online and Mobile Banking
		5th	Monthly Fees and other Fees
	When funds deposited to your account are posted	If you make a deposit on or before the applicable cut-off time(s) on a business day we will consider that to be the day of deposit. Deposit cut-off times:	
		Santander Branches	Before branch closing
		Santander Wire Room	6:00 PM
		Santander Telephone Banking Transfers	8:00 PM
		Santander ATMs	10:00 PM
		Santander Personal Banking Mobile Check Deposits	10:00 PM
	When funds deposited to your account are available	Transfers between Santander accounts (made in person or at a Santander ATM)	Available immediately
		Direct Deposits	Same business day
		Cash deposits with a Santander teller	Same business day
		Cash deposited at a Santander ATM that require the use of an envelope	Same business day
		Wire transfers	Same business day
		Check(s) deposited with Santander teller or at a Santander ATM:	
		Checks drawn on Santander Bank payable to you	Next business day
		State and local government checks payable to you (deposited in person)	Next business day
All other checks including checks deposited via Mobile Banking		<p>The first \$200 will be available the next business day.</p> <p>The remainder will be available the 2nd business day.</p> <p>In certain cases, funds may be held longer than 2 business days. If this is the case we will notify you.</p>	

For the terms and conditions that apply to your account, including the complete funds availability policy and posting order information please consult your Personal Deposit Account Agreement

OTHER SERVICES AND FEES

The fees outlined below apply to Simply Right Checking.

		Other Services and Fees
Checks and Money Orders	Check Orders	Prices vary based on style and delivery options
	Money Order	\$5
	Official Bank Check	\$10
	Certified Check	\$15
	Copy of Canceled Check	\$5 — 12 free copies per year, (25 free copies per year for accounts opened in MA or MD)
	Bond Coupon	\$7 per envelope
	Copy of Official Check or Money Order	\$5 per item
	Stop Payment	\$30 (personal check, official check, money order or ACH transaction)
	International Draft	\$25
Debit/ATM Card Fees	New/Replacement Card — Expedited	\$30
	ATM Balance Inquiry	\$2 (No fee at Santander ATMs in the in the 50 United States, the District of Columbia, Puerto Rico and Mexico. No fee for Student Value Checking. ATM owner may charge a separate fee.)
	Cash Withdrawal Fee: Domestic Santander ATM	\$0 (Domestic ATMs are ATMs in the 50 United States, the District of Columbia and Puerto Rico)
	Cash Withdrawal Fee: Domestic Non-Santander ATM	\$3 fee (\$2 for Student Value Checking) charged by Santander (ATM owner may charge a separate fee. Domestic ATMs are ATMs in the 50 United States, the District of Columbia and Puerto Rico)
	Cash Withdrawal Fee: International Santander ATM	\$6 fee charged by Santander (except Mexico and Puerto Rico. ATM owner may charge a separate fee)
	Cash Withdrawal Fee: International Non-Santander ATM	\$6 fee charged by Santander (ATM owner may charge a separate fee)
	International Transaction Fee: International Cash Withdrawal or Purchase using your Debit Card	4% — Fee charged in U.S. dollars. Does not apply to transactions at Santander ATMs in Mexico.
	International Transaction Fee: International Cash Withdrawal using your ATM Card	3% — Fee applicable when you withdraw foreign currency and Santander receives the transaction in foreign currency. Fee charged in U.S. dollars. Does not apply to transactions at Santander ATMs in Mexico.
Overdraft Charges	Insufficient or Unavailable Funds — Item Returned	\$35
	Insufficient Funds Fee — Item Paid	\$35
	Unavailable Funds Fee — Item Paid	\$35
	Sustained Overdraft Fee	\$35 — Applies to accounts overdrawn for 5 consecutive business days; Fee applied on the 6th business day.
	Overdraft Protection Transfer Fee (Sweep Fee)	\$12 - Fee charged any day an overdraft transfer occurs from a linked deposit account and/or Overdraft Line of Credit.


OTHER SERVICES AND FEES

		Other Services and Fees (continued)
Wire Fees	Incoming Wire Transfer Fee	\$13 — No fee for Student Value Checking
	Domestic Outgoing Wire Transfer Fee	\$25
	International USD Outgoing Wire Transfer Fee	\$40
Safe Deposit Box	Annual Rental	Price varies based on size
	Drilling	\$150
	Late Charge	\$15
	Lost Key	\$15
Statements	Paper Statements	\$3 per paper statement (applies only to Student Value Checking, Santander Basic Checking and Simply Right SM Checking) eStatements available at no charge in Online Banking.
	Grace Period for Paper Statements	2 service fee periods
	Duplicate Statement Copy	\$6
Other Fees	Account History	\$4
	Collections:	
	• Domestic	\$10 per item
	• International	\$30 per item
	Date of Death Balance	\$20
	Early Account Closing	\$25 if closed within 90 days of account opening
	Escheat	\$50
	Garnishment/Levy/Legal Processing	\$100
	Improperly Endorsed Deposit	\$2 per item
	Inactive Account	\$16 per month (applies to checking accounts inactive for more than one year with balances less than \$250)
	IRA Trustee Transfer	\$25
	Lost Passbook	\$10
	Return Deposited Item:	
• Domestic	\$15 (\$10 in NY, \$5 in MA)	
• International	\$25 (\$10 in NY, \$5 in MA)	
Research, Balance Reconciliation, and/or Letter Writing Services	\$20 per hour (one hour minimum)	
Savings/Money Market Savings Excess Activity	\$5 per item	

For additional information offered by Santander Bank, stop by your nearest branch or call us at 1.877.768.2265.

For quick access to information on your Santander Accounts, call Santander Bank's Automated Telephone Banking at 1.800.762.5895. Customers with hearing impairments may call 1.800.428.9121.

Visit us online at santanderbank.com.

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