

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 Premier Plus Checking | \$50 | \$25 | Maintain \$25,000 in combined balances in deposits or \$4,000 in total direct deposits. ² |
| 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 Premier Plus Money Market Savings | \$25 | \$0 | No Monthly Fee. Must own any Premier Checking account in order to open. |
| 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. |

¹ All new checking accounts except Santander Basic Checking have a grace period of two Service Fee Periods after the account is opened before the Monthly Fee is assessed. This grace period does not apply to any new savings accounts, except for Santander Savings.

² Direct Deposits are automatic electronic deposit made through the ACH network to your account by someone else, such as an employer issuing payroll or a government or retirement plan paying benefits. It may not include deposits to your account that are made by an individual using online banking, an internet payment provider, or a merchant advancing payroll using a debit card.

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| Statement Delivery Options | FEE | NOTES |
|----------------------------|-----|--|
| Paper Statement Fee | \$3 | Per statement. No fee for Santander Premier Plus 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 in to Online or Mobile Banking, turn off paper statements, and choose Paperless Statements.
- 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.

| ATM/Cards Usage <i>(ATM owner may charge separate fee)</i> | 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 Premier Plus Checking and Santander Premier Plus 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 Premier Plus Checking, and Santander Premier Plus Money Market Savings. For all other accounts, no fee at domestic Santander ATMs and Santander ATMs in Mexico. |
| New/Replacement Card – Expedited | \$30 | |

| Checks and Money Orders | FEE | NOTES |
|-------------------------|--------|---|
| Money Order | \$5 | |
| Checkbook Orders | Varies | Santander Wallet Exclusive checks for Santander Premier Plus Checking available at no charge. |
| Official Bank Check | \$10 | No fee for Santander Premier Plus Checking and Santander Premier Plus Money Market Savings. |
| Certified Check | \$15 | |
| Bond Coupon | \$7 | Per envelope. |
| International Draft | \$25 | |

| Safe Deposit Box | FEE | NOTES |
|------------------|--------|--|
| Annual rental | Varies | Santander Premier Plus Checking benefit: Smallest available safe deposit box at no charge or 50% discount on any larger box. |
| Drilling | \$150 | |
| Late Charge | \$15 | |
| Lost Key | \$15 | |

Schedule continues next page. >

| Other Account Services | FEE | NOTES |
|---|-------|---|
| Checks sent for collection: | | |
| • Domestic | \$10 | Per item. |
| • International | \$30 | Per item. |
| Escheat | \$50 | |
| 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 Premier Plus Checking and Santander Premier Plus Money Market Savings. |
| Document Research Requests, for account information older than one (1) year: | | |
| • Duplicate Statement Copy | \$6 | Per copy. |
| • 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). |
| Savings/Money Market Savings Excess Activity | \$5 | Per item. ³ |
| Wire Transfers | FEE | NOTES |
| Incoming Wire Transfer Fee | \$13 | No fee for Student Value Checking, Santander Premier Plus Checking, and Santander Premier Plus Money Market Savings. |
| Domestic Outgoing Wire Transfer Fee | \$25 | |
| 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 6 th Business Day. |
| Overdraft Protection Transfer Fee | \$12 | Fee charged any day an overdraft transfer occurs from a linked deposit account and/or Overdraft Line of Credit. No fee for Santander Premier Plus Checking. |

³You can withdraw or transfer funds from a savings or money market savings account a total of six (6) times per Service Fee Period (such as by automatic or pre-authorized transfers using telephone, online banking, mobile banking, overdraft protection, payments to third parties, wire transfers, checks, and drafts). Fees apply if you exceed these limits and, if you repeatedly exceed these limits, we may close or convert your account to a checking account, which may be a non-interest-bearing checking account.

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What you need to know about Overdrafts and Overdraft Fees

Overview

An overdraft occurs when you do not have enough money in your Account to cover a transaction, but we pay it anyway.

We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your Account.
2. We also offer an overdraft protection plan, which allows you to link other Accounts, such as a savings account or an Overdraft Line of Credit, to cover overdrafts in your checking account. This plan may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my Account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking Account number
- Automatic bill payments
- Recurring Debit Card transactions
- Online Banking payments and transfers

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card Purchases

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Santander pays an overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of six (6) per Business Day), and
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your Account has been overdrawn for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

What if I want Santander to authorize and pay overdrafts on my ATM and one-time Debit Card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time Debit Card transactions, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

Can I change my mind later?

If you tell us that we are permitted to pay any overdrafts caused by ATM or one-time debit transactions, you can always change your mind and tell us you no longer want us to do this.

You can visit any Santander branch or call us at 877-768-2265 to tell us you no longer want us to pay these types of overdrafts.