

Santander Select[®] Fee Schedule



Santander Select® Checking.

A checking account that is your gateway to the best service, features, and benefits we have to offer.

		Santander Select® Checking Terms and Conditions	
Account Opening and Usage	Minimum Opening Deposit	\$150	
	Monthly Fee	\$75 (Waived for the first 3 service fee periods.)	
	How to avoid the Monthly Fee (per service fee period)	Monthly Fee waived with combined balances of \$150,000 in bank deposits and eligible investments held with Santander Investment Services.* Eligible 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; Insurance Products with the exception of certain products held directly with a product sponsor (e.g. insurance, annuity, mutual fund, 529 or other like product sponsors). A Santander Investment Services Financial Consultant can provide further details.	
	Interest Bearing	Yes	
	Return Deposited Item	Domestic – \$15 (\$10 in NY, \$5 in MA)	International – \$25 (\$10 in NY, \$5 in MA)
Statement Delivery Options	Paper Statement Fee	\$0 per statement.	
	Paperless Statements	\$0 Log in to Online or Mobile Banking, turn off paper statements, and choose Paperless Statements.	
Santander Select® World Debit Mastercard® Usage ATM owner may charge a separate fee.	Cash Withdrawal Fee:	Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.	
	Domestic ATM	\$0 at Santander ATMs.	\$0 at Non-Santander ATMs.
	International ATM	\$0	
	International Transaction Fee	\$0 for debit card purchases and ATM withdrawals.	
	ATM Surcharge Fee Rebate	Up to \$30 per service fee period for ATM Surcharge Fees that are charged by other institutions at non-Santander ATMs. This rebate is posted in the next statement period, and rebates are reported as miscellaneous income.	
	ATM Balance Inquiry Fee	\$0	
	New/Replacement Card – Expedited	\$0	
If you choose to have a standard ATM card rather than the Santander Select® World Debit Mastercard®, then the following fees apply to the ATM card ATM owner may charge a separate fee.	Cash Withdrawal Fee:	Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico.	
	Domestic ATM	\$0 at Santander ATMs.	\$3 at Non-Santander ATMs.
	International ATM	\$6 (Waived at Santander ATMs in Mexico.)	\$6 at Non-Santander ATMs.
	International Transaction Fee	3% International Cash Withdrawal using your ATM Card. 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.	
	ATM Balance Inquiry Fee	\$2 (No fee at Santander ATMs in the 50 United States, the District of Columbia, Puerto Rico, and Mexico.)	
	New/Replacement Card – Expedited	\$30	

		Overdraft Election Options
Overdrafts	Insufficient or Unavailable Funds – Item Returned	\$0
	Insufficient Funds Fee – Item Paid	\$0
	Unavailable Funds Fee – Item Paid	\$0
	Sustained Overdraft Fee	\$0
	Overdraft Protection Transfer Fee	\$0
Overdraft Election Options	Option A: Some Overdrafts (Default)	Selecting this option means that Santander may authorize and pay transactions and overdraw your account, EXCEPT: ATM transactions and one-time Debit Card purchases. When you choose this option, we will generally decline ATM transactions and one-time Debit Card purchases and we will not charge you a fee. You agree that we can charge you a fee for each paid item, <i>up to six (6) per business day</i> , when you do not have sufficient funds.
	Option B: All Overdrafts	Selecting this option means that Santander may authorize and pay any transaction and overdraw your account, INCLUDING: ATM transactions and one-time Debit Card purchases. You agree that we can charge you a fee for each paid item, <i>up to six (6) per business day</i> , when you do not have sufficient funds.
	Regardless of which option you choose (Some Overdrafts or All Overdrafts), we do not guarantee that we will always authorize and pay any type of transaction when you do not have sufficient available funds. If we choose not to pay a transaction, we will charge you a fee for each item we return unpaid, <i>up to six (6) per business day</i> , due to insufficient or unavailable funds on your account.	

Savings Options.

General Terms and Conditions

		Santander® Select Money Market Savings	Santander Select IRA Money Market Savings		
Account Opening and Usage	Minimum Opening Deposit	\$25	\$25		
	Monthly Fee	\$0	\$0		
	How to avoid the Monthly Fee (per service fee period)	No Monthly Fee on this account. Only available to owners of Santander Select Checking account.	No Monthly Fee on this account. Only available to owners of Santander Select Checking account.		
	Interest Bearing	Yes			
	Debit/ATM Card Available	This account can have a standalone ATM card and/or can be linked to the Santander Select World Debit Mastercard with the Santander Select checking account as the primary.	N/A		
	Account Transaction Limits	You can withdraw or transfer funds from a savings or money market savings account a total 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). A \$5 Excess Activity Fee per item applies 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.			
	Return Deposited Item:	Domestic – \$15 (\$10 in NY, \$5 in MA). International – \$25 (\$10 in NY, \$5 in MA).			
	Statement Delivery Options	Paper Statement Fee \$0 – Paperless Statements are also available at no charge (accessed through Online or Mobile Banking).			
	ATM/Cards Usage	Cash Withdrawal Fee:	Domestic ATM	Domestic ATMs are ATMs in the 50 United States, the District of Columbia, and Puerto Rico. • \$0 at Santander ATMs. • \$3 at Non-Santander ATMs. <i>(waived for Santander Select World Debit Mastercard).</i>	N/A
			International ATM	• \$6 (Waived at Santander ATMs in Mexico).	N/A
International Transaction Fee		Fee charged in U.S. Dollars. Does not apply to transactions at Santander ATMs in Mexico. 3% International Cash Withdrawal using your ATM Card. 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.	N/A		
ATM Balance Inquiry Fee		\$2 (waived for Santander Select World Debit Mastercard).	N/A		
New/Replacement Card – Expedited		\$30 (waived for Santander Select World Debit Mastercard).	N/A		
Overdrafts	Insufficient or Unavailable Funds – Item Returned	\$0			
	Insufficient Funds Fee – Item Paid	\$0			
	Unavailable Funds Fee – Item Paid	\$0			
	Sustained Overdraft Fee	\$0			
	Overdraft Protection Transfer Fee	\$0			
Overdraft Election Options	Option A: Some Overdrafts (Default)	Selecting this option means that Santander may authorize and pay transactions and overdraw your account, EXCEPT: ATM transactions and one-time Debit Card purchases. When you choose this option, we will generally decline ATM transactions and one-time Debit Card purchases and we will not charge you a fee. You agree that we can charge you a fee for each paid item, <i>up to six (6) per business day</i> , when you do not have sufficient funds.			
	Option B: All Overdrafts	Selecting this option means that Santander may authorize and pay any transaction and overdraw your account, INCLUDING: ATM transactions and one-time Debit Card purchases. You agree that we can charge you a fee for each paid item, <i>up to six (6) per business day</i> , when you do not have sufficient funds.			
	Regardless of which option you choose (Some Overdrafts or All Overdrafts), we do not guarantee that we will always authorize and pay any type of transaction when you do not have sufficient available funds. If we choose not to pay a transaction, we will charge you a fee for each item we return unpaid, <i>up to six (6) per business day</i> , due to insufficient or unavailable funds on your account.				

For a complete list of other services and fees, please consult the fee schedule on page 5 of this document.

Other services and fees.

The fees outlined below apply to: Santander Select Checking and Santander Select Money Market Savings Account and/or Santander Select IRA Money Market Savings Account.

		Other Services and Fees
Checks and Money Orders	Money Order	\$5
	Checkbook Orders	Santander Select style checks at no charge or 50% discount on alternate designs for Santander Select Checking accounts only. No charge for Money Market Savings packages.
	Official Bank Check	\$0
	Certified Check	\$0
	Bond Coupon	\$7 per envelope.
	International Draft	\$25
Safe Deposit Box	Annual Rental	Santander Select Checking Benefit: Smallest available safe deposit box at no charge or 50% discount on any larger box.
	Drilling	\$150
	Late Charge	\$15
	Lost Key	\$0
Other Account Services	Checks sent for collections:	
	• 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
	Savings/Money Market Savings Excess Activity	\$5 per item.
	Stop Payment	\$0
Document research requests for account information older than one (1) year:		
• Duplicate Statement Copy	\$0 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).	
Wire Transfers	Incoming Wire Transfer Fee	\$0
	Domestic Outgoing Wire Transfer Fee	\$25
	International USD Outgoing Wire Transfer Fee	\$40

Overdraft Election Notice

What you need to know about Overdraft 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.

For additional information on Santander services, stop by your nearest branch or call us at 877-768-2265. For quick access to information on your Santander Accounts, call Santander Automated Telephone Banking at 800-762-5895. Hearing and speech impaired customers may call 7-1-1 or their preferred relay service. Visit Santander Bank online at santanderbank.com.

*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.

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

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MK1014 256201 Effective 05/12/2019