Queenstown Bank of Maryland Service Fees

The following charges will apply to all accounts:

Certified Checks	\$	15.00			
Official Checks	\$	5.00			
Stop Payments	\$	35.00			
Insufficient Funds/Overdraft Fee	\$	35.00 Per Item *			
* If the account balance is insufficient to pay the items presented by a diminimis amount (10% of our current					
Insufficient Funds/Overdraft Fee), you will not be charged.					
Deposit/Return Item Fee	\$	15.00			
Excessive Withdrawal/Transfer Fee	\$	5.00 Per Occurrence			
(Greater than 6 from Savings or Money Market per Calendar Month)				
Levies & Attachments	\$	150.00			
Special Statements	\$	5.00			
Research - Customer	\$	20.00 Per Hour (1 Hour Minimum)			
Research - Non-Customer	\$	30.00 Per Hour (1 Hour Minimum)			
(For research for Non-Current Customers, a \$30.00 deposit is required for all research prior to start of the job.)					
Domestic Wire Transfers	\$	25.00			
International Wire Transfers	\$	75.00			
Foreign Check Collection	\$	10.00 Plus Correspondent Fees			

ATM Fees:

Charges shown below occur only if the transaction is completed at an ATM other than a Queenstown Bank machine:

Each Withdrawal	\$ 1.00
Each Balance Inquiry	\$ 0.50
(Non-Queenstown Bank Customer Using Our ATM)	\$ 3.00

<u>NOTE</u> - Queenstown Bank is a participating member of the MONEY PASS network and the above fees will not be charged if you use an authorized MONEY PASS ATM.

Replacement of an ATM/Debit Card	\$ 6.00
Rush Order for ATM/Debit Card	\$ 75.00