

WHAT IS MY REWARD LEVEL?

Your current Advantage Member Reward Level is located on the Reward Level Screen within Hopewell Online Banking. Visit this page to learn where you currently are and how you can improve your level.

Products/Service		Fee Schedule Prior to Relationship Pricing	Advantage Bronze <i>with no new fees *Initial qualifying level</i>	Advantage Silver <i>with no new fees and new fee reductions</i>	Advantage Gold <i>with no new fees and new fee reductions</i>	Advantage Platinum <i>with no new fees and new fee reductions</i>	Advantage Minor <i>with no new fees *Up to 18 years of age</i>	Advantage Special <i>with no new fees *Business Accounts and Trust Accounts</i>
QUALIFIERS	Total Balances-Saving, Loan and Visa	N/A	\$0.00-\$2,499.99	\$2,500-\$14,999.99	\$15,000-\$34,999.99	\$35,000+	N/A	N/A
	Checking Required	N/A	NO	NO	YES	YES	NO	NO
	Direct Deposit Required	N/A	NO	NO	NO	YES	NO	NO
	Savings Discount (+) CD's Loan Rate Discounts* (-) <i>*Excludes all mortgages/credit cards</i>	-	-	-	0.10%	0.15%	-	-
IMPROVED FEE SCHEDULE	Foreign ATM Fee**	\$1.50	\$1.50	\$1.50	FREE	FREE	\$1.50	\$1.50
	NSF Overdraft Fee	\$29	\$29	\$29	\$29	FREE	\$29	\$29
	Teller Telephone Transfer Fee	\$5	\$5	\$5	FREE	FREE	\$5	\$5
	Acc't History Print	\$2	\$2	\$2	FREE	FREE	\$2	\$2
	Stop Payment Fee	\$30	\$30	\$30	\$20	FREE	\$30	\$30
	Check Copy	\$5	\$5	\$5	\$5	FREE	\$5	\$5
	Card Replacement	\$10	\$10	\$5	FREE	FREE	\$10	\$10
	Statement Copy	\$5	\$5	\$5	FREE	FREE	\$5	\$5
	Money Order	\$3	\$3	FREE	FREE	FREE	\$3	\$3
	Cashier Check	\$6	\$6	FREE	FREE	FREE	\$6	\$6
	Gift Card	\$3.95	\$3.95	\$3.95	FREE***	FREE***	\$3.95	\$3.95
	Temporary Checks	\$5	\$5	FREE	FREE	FREE	\$5	\$5
	Check Cashing	\$5 (w/o \$250)	\$5 (w/o \$250)	FREE	FREE	FREE	FREE	\$5 (w/o \$250)
	Coin Machine	-	FREE	FREE	FREE	FREE	FREE	FREE

Discounts and premium percentages are subject to change. APR=Annual Percentage Rate. Bronze, Silver, Gold and Platinum levels require Minimum balance. Some levels require Checking and/or Direct Deposit. For a complete list of fees, please refer to your rate and fee schedule.

*Excluding real estate loans and VISA®. Does not apply to loan rate discounts.

**Some ATM owners, not in Alliance One Network, may charge a fee called a surcharge to access their ATM's.

***Max # of FREE Gift Cards is 5 Per Gold and Platinum Member.

PLEASE NOTE:
All Relationship Pricing Fees are Subject to
Change without prior notice.