

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 | - | - | - | 0.10% | 0.15% | - | - |
| | 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 | \$5 | \$5 | \$5 | FREE | FREE | \$2 | \$2 |
| | Stop Payment Fee | \$35 | \$35 | \$35 | \$25 | 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 | \$5 | \$5 | FREE | FREE | FREE | \$3 | \$3 |
| | Cashier Check | \$7 | \$7 | 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.