



Consumer Fee Schedule

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
Account Service Fees	Check Orders	Prices vary depending on style selected	Checks must meet our quality standards for processing; otherwise your checks will be purchased through the vendor of our choice, at your expense
	Stop Payment Fee	\$36.00 per item	
	Overdraft Fee	\$36.00 per item	
	Transfer from Line of Credit for overdraft protection	\$10.00 per occurrence	Charged to receiving deposit account
	Transfer from Savings account for overdraft protection	\$10.00 per occurrence	Charged to receiving deposit account
	Returned Item Fee	\$36.00 per item	
	Deposited Return Item Fee	\$15.00 per item	
	ACH Return Item Fee	\$10.00 per item	
	Transaction History Printout	\$3.00 per request	
	Irregular Statement Cycle	\$10.00 per request	
	Paper Statement Fee	\$3.00 per month	Applies to all consumer checking, interest checking, and money market accounts, excludes Four Star Banking and Armed Forces accounts
	Image Statement Fee	\$3.00 per month	Non CheckSafe Fee - For consumers only
	Personal Accounts with statements held at branch	\$2.00 per cycle	
	Interim Statement (without checks)	\$5.00 per request	
	Statement Copy (without checks)	\$5.00 per request	
	Copy of Item	\$5.00 per item	<ul style="list-style-type: none"> • Including money order, treasurer's check, savings withdrawal, deposit ticket, etc. • Canceled checkcopy fee does not apply to CheckSafe customers • CheckSafe customers requesting > 25 copies per year may be assessed a fee
	Statement Reconciliation and Research Fees	\$25.00 per hour	\$25.00 minimum
	Excessive Transaction Fee	\$25.00 per transaction	Money Market and Savings accounts
	Inactivity Fee	\$10.00 per month	For checking accounts with a ledger balance of less than \$100 and with no activity during previous 12 months
	Replacement/Duplicate Debit Cards	\$7.50	
Mini Statement	\$1.00	Available only at our ATMs	
Non S&T ATM Transactions	ATM Service Fees	\$3.00 per transaction	<ul style="list-style-type: none"> • ATM Deposits, ATM Withdrawals, ATM Inquiries, ATM Transfers to and from accounts • Excludes Preferred Banking, Four Star Banking, Armed Forces Account, and America's Choice accounts. See applicable disclosure

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
Consumer Online Banking	Personal Financial Management	Free	
	Mobile Banking	Free	Carrier charges may apply
	Expedited Fee Bill Payment: ACH	\$14.95 per occurrence	
	Expedited Fee Bill Payment: Check	\$19.95 per occurrence	
	Quicken	\$5.00 per month	
	BillPay Inactivity Fee	\$3.00 per month	If an Online Banking user is signed up for BillPay, one bill per month must be paid via S&T's Online Banking with BillPay in order to avoid fee
Transfer of Funds	Domestic Outgoing Wire (Customer) • Repetitive • Non-Repetitive	\$25.00 per wire \$25.00 per wire	
	Domestic Incoming Wire (Customer)	\$15.00 per wire	
	International Outgoing Wire (Customer)	\$50.00 per wire	
	International Incoming Wire (Customer)	\$22.00 per wire	
Safe Deposit Boxes	Various Sizes Available	\$40.00 - \$387.00 per year	
	Loss of One Key	\$30.00	Requires replacement with new lockset
	Loss of Two Keys	\$150.00	Requires drilling and lockset replacement
Collection Items	Canadian Items	\$15.00 per item	
	Bond Coupons	\$5.00 per envelope	
	Return Coupon	\$50.00 per bond	
	International Drafts	Fee varies	
	Outgoing Collections	\$25.00 per item	
	Incoming Collections	\$25.00 per item	
Night Depository	One-Time Fee	\$20.00 canvas bag (small)	
	One-Time Fee	\$25.00 canvas bag (large)	
	Service Fee	\$0.75 per drop for disposable	
	Service Fee	\$1.00 per drop for canvas	
	Disposable Bags	Fee varies	

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
Miscellaneous Services	Treasurer's Checks	\$10.00 per check	Sold to customers only
	Domestic Money Orders	\$5.00 per money order	
	Faxes sent within PA	\$5.00 first page, \$1.00 each additional page	
	Faxes sent outside of PA	\$7.00 first page, \$1.50 each additional page	
	Visa® International Service Assessment Fee	0.8% of international purchases and cash disbursements which do not require conversion	Applies to Visa credit and debit card transactions
	Visa International Service Assessment Fee	1% of international purchases and cash disbursements which require conversion	Applies to Visa credit and debit card transactions
	Signature Guarantee Fee	\$10.00 per occurrence	
	Approved Checks Cashed for Non-customers	\$10.00 per check	
	Assisted Transfer Service Charge	\$5.00 per transfer	
	Indemnity Bond	\$5.00 per bond	
	Legal Fees (FIDM Program)	\$50.00 per request	
	Legal Fees (Writs and Garnishments)	\$250.00 per request	
	Counter Check	\$1.00 per check	
	Undeliverable mail	\$10.00 per occurrence	Applies to deposit statements returned to bank as undeliverable. Please contact us to validate your address.



IMPORTANT INFORMATION ABOUT PERSONAL CHECKING ACCOUNTS

Smart Start Banking

Account for students ages 14-24

- Minimum balance to open account \$50
- No minimum balance
- No monthly maintenance fee
- Daily card limit \$250
- ATM Transactions:
- ATM Transactions
 - Unlimited free ATM transactions at S&T Bank ATMs
 - S&T Bank does not charge you to use another bank's ATM plus reimburses surcharge fees (fees charged by other banks to use their ATMs) per statement cycle.
 - Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your Smart Start Banking account; for example, the VISA International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed, and will continue to apply.

Select Banking

- Minimum balance to open account \$50
- No minimum balance
- No monthly maintenance fee
- Free ATM Banking at S&T Bank ATMs

Preferred Banking

- Minimum balance to open account \$50
- Monthly maintenance fee \$10
- No monthly maintenance fee will be assessed for:
 - Maintaining a minimum daily balance of \$1,000 or
 - Having combined consumer deposit and outstanding home loan balances of \$25,000* or more
- Debit Rewards \$0.05 per signature transaction
- ATM Transactions
 - Unlimited free ATM transactions at S&T Bank ATMs
 - S&T Bank does not charge you to use another bank's ATM plus reimburses surcharge fees (fees charged by other banks to use their ATMs) per statement cycle.
 - Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your S&T Preferred Banking account; for example, the VISA International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed, and will continue to apply.

Four Star Banking

Account for ages 50 and over

- Minimum balance to open account \$50
- Monthly maintenance fee \$10
- Minimum daily balance requirement \$1,000
- No monthly maintenance fee will be assessed for:
 - Maintaining a minimum daily balance of \$1,000 or
 - Having combined consumer deposit and outstanding home loan balances of \$5,000* or more
- ATM Transactions
 - Unlimited free ATM transactions at S&T Bank ATMs
 - Non S&T Bank ATM withdrawal fees are waived, does not include surcharge fees (fee charged by other banks to use their ATM)

*Combined deposit balances include: all personal checking, savings or time deposits. Combined home loan balances include: outstanding balances on mortgages serviced by S&T Bank, home equity loan and home equity line outstanding balances. Home loan balances do not include VA, FHA, or PHFA mortgages.

Transaction and service fees, including insufficient funds and overdraft fees, may apply to these accounts.



Armed Forces Account**

- Minimum balance to open account \$50
 - No minimum balance
 - No monthly maintenance fee
- Completely FREE ATMs
 - Unlimited free ATM transactions at S&T Bank ATMs
 - Unlimited Non S&T Bank ATM transaction fees are waived
 - Surcharge fees (fee charged by other banks to use their ATM) are reimbursed per statement cycle
- Free Online Banking with Bill Pay
 - No BillPay inactivity fee will be charged.
- No Paper Statement Fee
- Free Wire Transfers
- Free Safe Deposit Box – smallest size available at branch
- Free Checks
- Free Money Orders

Easy Banking

- Minimum balance to open account \$25
 - No minimum balance
 - Monthly maintenance fee \$5
- Point of Sale Capability debit card
- Unlimited free ATM transactions at S&T Bank ATMs
- Out of Network ATM: \$2.50 per transaction
- No Paper Statement Fee
- Free Online Banking with Bill Pay
 - No Bill Pay inactivity fee will be charged
- Overdraft Fee: \$0
 - Account cannot be overdrawn.
- Dormancy or Inactivity Fee: \$0
- This account is a checkless checking account and no checks will be allowed. If check is presented for payment it will be returned and not honored.

IMPORTANT INFORMATION ABOUT INTEREST BEARING ACCOUNTS

Preferred Banking with Interest

- Minimum balance to open account \$50
- Monthly maintenance fee \$15
- No monthly maintenance fee will be assessed for:
 - Maintaining a minimum daily balance of \$1,000 or
 - Having combined consumer deposit and outstanding home loan balances of \$50,000* or more
- Interest bearing
- Debit Rewards \$0.05 per signature transaction
- ATM Transactions
 - Unlimited free ATM transactions at S&T Bank ATMs
 - S&T Bank does not charge you to use another bank's ATM plus reimburses surcharge fees (fees charged by other banks to use their ATMs) per statement cycle.
 - Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your S&T Preferred Banking with Interest account; for example, the VISA International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed, and will continue to apply.

*Combined deposit balances include: all personal checking, savings or time deposits. Combined home loan balances include: outstanding balances on mortgages serviced by S&T Bank, home equity loan and home equity line outstanding balances. Home loan balances do not include VA, FHA, or PHFA mortgages.

**Must have valid military ID in order to qualify for Armed Forces Account.

Transaction and service fees, including insufficient funds and overdraft fees, may apply to these accounts.



Four Star Banking with Interest

Account for ages 50 and over

- Minimum balance to open account \$50
- Monthly maintenance fee \$10
- Minimum daily balance requirement \$1,000
- No monthly maintenance fee will be assessed for:
 - Maintaining a minimum daily balance of \$1,000 or
 - Having combined consumer deposit and outstanding home loan balances of \$5,000* or more
- ATM Transactions
 - Unlimited free ATM transactions at S&T Bank ATMs
 - Non S&T Bank ATM withdrawal fees are waived, does not include surcharge fees (fee charged by other banks to use their ATM)

Interest Checking

- Minimum balance to open account \$50
- Monthly maintenance fee \$10
- Minimum daily balance requirement \$1,000 or average monthly balance requirement \$2,500
- No maintenance fee will be assessed for:
 - Maintaining a minimum daily balance of \$1,000 or
 - Maintaining an average monthly balance of \$2,500 or
 - Having combined consumer deposit and outstanding home loan balances of \$20,000* or more
- Free ATM Banking at S&T Bank ATMs

IMPORTANT INFORMATION ABOUT PERSONAL MONEY MARKET ACCOUNTS

Money Market Account

- Minimum balance to open account \$50
- Minimum daily balance requirement \$1,000 or average monthly balance requirement \$2,500
- No monthly maintenance fee will be assessed for combined deposit and home loan balances of \$20,000* or more
- Monthly maintenance fee \$10
(if balance falls below minimum daily balance or average monthly balance or combined balances)
- Excessive transaction fee \$25/transaction
(A maximum of six third party transactions are permitted per calendar month or statement cycle)

Four Star Money Market

Account for ages 50 and over

- Minimum balance to open account \$50
- Monthly maintenance fee \$10
- Minimum daily balance requirement \$1,000
- No monthly maintenance fee will be assessed for:
 - Maintaining a minimum daily balance of \$1,000 or
 - Having combined consumer deposit and outstanding home loan balances of \$5,000* or more
- ATM Transactions
 - Unlimited free ATM transactions at S&T Bank ATMs
 - Non S&T Bank ATM withdrawal fees are waived, does not include surcharge fees (fee charged by other banks to use their ATM)
- Excessive transaction fee \$25/transaction applies to Four Star Money Market accounts
(A maximum of six third party transactions are permitted per calendar month or statement cycle)

*Combined deposit balances include: all personal checking, savings or time deposits. Combined home loan balances include: outstanding balances on mortgages serviced by S&T Bank, home equity loan and home equity line outstanding balances. Home loan balances do not include VA, FHA, or PHFA mortgages.

Transaction and service fees, including insufficient funds and overdraft fees, may apply to these accounts.



Rate Tracker

- Minimum balance to open account \$20,000 new money
- Minimum daily balance requirement \$10,000
- Monthly maintenance fee \$15
(if balance falls below minimum daily balance)
- Excessive transaction fee \$25/transaction
(A maximum of six third party transactions are permitted per calendar month or statement cycle)

IMPORTANT INFORMATION ABOUT PERSONAL SAVINGS ACCOUNTS

Cash Management Account

- Minimum balance to open account \$50
- Minimum daily balance requirement \$5,000
- Monthly maintenance fee \$12
(if balance falls below minimum daily balance)
- Excessive transaction fee \$25/transaction
(A maximum of six third party transactions are permitted per calendar month or statement cycle)

Preferred Savings Account

- Minimum balance to open account \$50
- Minimum daily balance requirement \$200
- Quarterly maintenance fee \$10
(if daily balance falls below minimum daily balance requirement)
- Excessive transaction fee \$25/transaction
(A maximum of six third party transactions are permitted per calendar month)
- Must have Preferred Banking or Preferred Banking with Interest in order to qualify for the Preferred Savings Account otherwise savings will revert to statement savings account and rate.
- One Preferred Savings Account per Preferred Banking or Preferred Banking with Interest household

Moola Moola Kids Savings

Account for children ages 13 and under

- Minimum balance to open account \$50
- No quarterly maintenance fee until account holder turns 18 years old
 - \$10 quarterly maintenance fee assessed upon accountholder's 18th birthday if minimum balance falls below \$200
- Excessive transaction fee \$25/transaction*
(A maximum of six third party transactions are permitted per calendar month)

IRA Variable Rate Savings Account

- Minimum balance to open account \$50
- The interest rate is tied to the 91-Day Treasury Bill rate
(Discount rate in effect for the last Treasury Bill auction of the previous month)
- No maintenance fee

Individual Retirement Account

- Transfers to other institutions \$50/transfer

Passbook Savings Account

- Minimum balance to open account \$50
- Minimum daily balance requirement \$200
- Quarterly maintenance fee \$10
(if balance falls below minimum daily balance requirement*)

*Waived for minors

Transaction and service fees, including insufficient funds and overdraft fees, may apply to these accounts.

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MEMBER FDIC



Statement Savings

- Minimum balance to open account \$ 50
- Quarterly maintenance fee \$ 10
(if balance falls below \$200 minimum*)
- Excessive transaction fee \$ 25/transaction*
(A maximum of six third party transactions are permitted per calendar month)

Overdraft Protection Savings Account

- Minimum balance to open account \$ 50
- Minimum daily balance requirement \$ 200
- Quarterly maintenance fee for overdraft protection \$ 8
- Quarterly maintenance fee \$ 10
(if daily balance falls below \$200 minimum*)
- Excessive transaction fee \$ 25/transaction*
(A maximum of six third party transactions are permitted per calendar month)

Premium Holiday Club

- Minimum balance to open account \$ 50
- Minimum monthly transfer \$ 10

My Choice Account

- Minimum balance to open account \$ 50
- Minimum monthly transfer \$ 10

*Waived for minors

Transaction and service fees, including insufficient funds and overdraft fees, may apply to these accounts.