

## S&T Bank Deposit Rates

(Effective June 21, 2017 through June 27, 2017)

### Growth/Income CD Time Deposits – Available for amounts up to \$500,000

(Please see Footnote 1 for disclosure.)	Opening Balance Requirements	Annual Percentage Yield
7 days to 31 days	\$75,000	0.05%
32 days to 89 days	\$75,000	0.05%
90 days to 181 days	\$1,000	0.15%
6 months to 12 months	\$1,000	0.15%
1 year to less than 2 years	\$500	0.15%
2 years to less than 3 years	\$500	0.35%
3 years to less than 4 years	\$500	0.45%
4 years to less than 5 years	\$500	0.75%
5 years	\$500	1.00%

### IRA CD Time Deposits

(Please see Footnote 1 for disclosure.)		
6 month	\$1,000	0.15%
1 year to less than 2 years	\$500	0.15%
2 years to less than 3 years	\$500	0.35%
3 years to less than 4 years	\$500	0.45%
4 years to less than 5 years	\$500	0.75%
5 years	\$500	1.00%

### S&T-Bill CD Time Deposit

12-month CD		
(Please see Footnote 9 for disclosure)		
Effective June 1, 2017	\$500	0.92%

### Smart Start S&T-Bill CD Time Deposit

12-month CD		
(Please see Footnote 10 for disclosure)		
Effective June 1, 2017	\$250	0.92%

### Interest Checking Accounts

Please see Footnote 3 for disclosure.	\$50	0.01%
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(Effective June 20, 2012)

### Checking & More with Interest Account

Please see Footnote 4 for disclosure.	\$50	0.15%
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(Effective April 13, 2016 for existing accounts)

### IOLTA Accounts

Please see Footnote 3 for disclosure.	\$50	0.15%
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(Effective August 10, 2016)

**Money Market Accounts**

Please see Footnote 2 for disclosure.	Opening Balance Requirements	Annual Percentage Yield
Regular MMA:		
\$0 through \$9,999.99	-	0.05%
\$10,000 through \$24,999.99	-	0.05%
\$25,000 through \$74,999.99	-	0.05%
\$75,000 +	-	0.10%

(Effective June 20, 2012)

**Cash Management Accounts**

Please see Footnote 12 for disclosure.		
\$0 through \$24,999.99	-	0.05%
\$25,000-\$99,999.99	-	0.05%
\$100,000-\$249,999.99	-	0.10%
\$250,000-\$999,999.99	-	0.10%
\$1 million +	-	0.25%

(Effective June 20, 2012)

**Savings & More Account**

Please see Footnote 13 for disclosure.		
\$0 through \$100,000	\$50	0.30%
\$100,000.01+	-	0.05% - 0.30%

(Effective May 22, 2013, for existing accounts)

**Statement Savings Account**

Please see Footnote 5 for disclosure.	\$50	0.05%
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**Overdraft Protection Savings Account**

Please see Footnote 5 for disclosure.	\$50	0.05%
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**Passbook Savings**

Please see Footnote 5 for disclosure.	\$50	0.05%
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**Moola Moola Passbook Savings**

Please see Footnote 6 for disclosure.	\$50	0.05%
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**Premium Holiday Savings Club**

Please see Footnote 7 for disclosure.	\$50	0.10%
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**My Choice Savings Account**

Please see Footnote 11 for disclosure.	\$50	0.10%
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**IRA Variable Rate Savings Account**

Please see Footnote 8 for disclosure.		
Effective June 1, 2017	\$50	0.92%

**Overnight Sweep Repurchase Rate**

Effective August 28, 2013	N/A	N/A

## Promotional CD Time Deposits

### Quick Cash 10-Month CD Time Deposit or IRA

10-month CD	Opening Balance Requirement	Annual Percentage Yield
	\$1000	0.50%

**Quick Cash 10-Month CD Time Deposit** – No withdrawals permitted during the first 7 day period. Entire certificate may be redeemed without penalty after the first seven days. No partial withdrawals. CD will automatically renew into 10 Month Quick Cash CD with rate offered at the time of maturity. Offer may be withdrawn at any time. Maximum deposit of \$500,000 per household. CD Time Deposit - 1099 is produced in the year interest is paid. Offer can be withdrawn at any time.

### 24 Month Can't Lose CD Time Deposit

24 Month Can't Lose CD	Interest Rate
1 <sup>st</sup> 6 months	0.75%
2 <sup>nd</sup> 6 months	1.25%
3 <sup>rd</sup> 6 months	1.75%
4 <sup>th</sup> 6 months	2.25%
Blended Annual Percentage Yield	1.51%

**24 Month Can't Lose CD** - Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. Penalty for early withdrawals could affect the APY and could reduce the principal for these accounts. Special cannot be combined with any other promotion. Not available for brokered accounts. Minimum deposit of \$1,000 required to open. Maximum amount deposited is \$250,000 per household. Money deposited must be at least 50% new money to the Bank; which means 50% of the total CD deposit must be new money to the Bank. No maximum money is given if the entire amount deposited in the CD is new monies to S&T Bank or Integrity Bank – a division of S&T Bank. New monies are defined as money that is not currently at S&T Bank or Integrity Bank and has not been on deposit within the past 90 days. Offer may be withdrawn at any time. Substantial penalty for early withdrawal. Early withdrawal penalty will apply unless withdrawal is made within 10 calendar days after the end of any 6 month interval. No partial withdrawals permitted. Any unpaid accrued interest is capitalized and added to the principal at the end of each 6 month interval. Offer only available to funds not already on deposit at S&T Bank. CD Time Deposit - 1099 is produced in the year interest is paid. Offer can be withdrawn at any time.

### Checking & More CD

#### 11-Month CD Time Deposit or IRA

11-month CD	Opening Balance Requirements	Annual Percentage Yield
	\$1000	1.25%

**11 Month CD Special** – This special cannot be combined with any other offer and excludes institutional investors, brokered accounts or public funds. Minimum deposit requirement is \$1,000. Maximum deposit amount is \$100,000 per household. Substantial penalty for early withdrawal. Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. Rates subject to change without notice. Offer can be withdrawn at any time. The promotional APY and interest rate will not be applied to existing time deposits that automatically rollover. At maturity, promotional time deposits will rollover into an 11 month CD with rate offered at that time. Opening deposit must be new money to S&T Bank or Integrity Bank. New money is defined as monies that have not been on deposit with S&T Bank or Integrity Bank – a division of S&T Bank within the past 30 days. This offer is only available to customers who have a Checking & More or Checking & Four Stars product, this also includes the interest bearing accounts.

## Promotional Checking Accounts

### Checking & More with Interest Account

(Effective June 1, 2017)	Opening Balance Requirements	Annual Percentage Yield
\$0+	\$50	0.30%

Checking & More with Interest account - This is a variable rate checking account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. Rate disclosed is for new accounts opened between June 1 & July 31, 2017. Monthly statement will reflect interest rate earned. Rates may change at any time. Fees may reduce earnings.

## Promotional Saving Accounts

### Savings & More Account

(Effective June 1, 2017)	Opening Balance Requirements	Annual Percentage Yield
\$0 through \$100,000	\$50	1.00%
\$100,000.01+	-	0.05% - 0.1.00%

**Savings & More account** - This is a variable rate account and your interest rate and Annual Percentage Yield (APY) may change at the Bank's discretion without prior notice. Minimum balance to open is \$50. Offer only available to new Savings & More accounts opened from June 1 - July 31, 2017. Customer must have a Checking & More or Checking & More with Interest account in order to qualify for a Savings & More account. Quarterly interest plan. One Savings & More account per Checking & More household. Fees may reduce earnings on this account. Rates may change at any time. Offer may be withdrawn at any time.

## Promotional Money Market Deposits

### Rate Tracker Money Market

Rate Tracker (Effective March 16, 2017)	Opening Balance Requirements	Annual Percentage Yield
Current Rate	Fed Funds Target Rate x 75%	0.94%
\$0 through \$9,999.99	-	0.94%
\$10,000-\$99,999.99	-	0.94%
\$100,000-\$499,999.99	-	0.94%
\$500,000-\$999,999.99	-	0.94%
\$1 million +	-	0.94%

**Rate Tracker** - The Annual Percentage Yield (APY) is equal to 75% of the current Upper Bound Fed Funds Target rate. Interest rate and APY will change based on the current Upper Bound Fed Funds Target Rate. Minimum deposit of \$20,000 new money required. New money is defined as monies that have not been on deposit with S&T Bank in the past thirty days. A monthly maintenance fee of \$15 will be assessed if \$10,000 minimum daily balance is not maintained. The account has maximum of six (6) third party transactions permitted per month. This is a variable rate account. This account is not available for public funds. Interest rate and APY may change without prior notice. Fees may reduce earnings.

## S&T Bank Deposit Rates Online Only Special!

### 12-Month CD Time Deposit

12-month CD	Opening Balance Requirement	Annual Percentage Yield
	\$1000	1.25%

**12 Month CD Time Deposit** - This special cannot be combined with any other offer and excludes institutional investors, brokered accounts and money for public funds. This offer is only available to be opened through S&T Bank's online account opening and is not available at any of the S&T Bank or Integrity Bank – a division of S&T Bank locations. Minimum opening balance is \$1,000. Maximum deposit amount of \$100,000. Opening deposit must be new money to S&T Bank or Integrity Bank. New money is defined as monies that have not been on deposit with S&T Bank or Integrity Bank – a division of S&T Bank within the past 30 days. Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. CD Time Deposit - 1099 is produced in the year interest is paid. Penalty for early withdrawals could affect the APY and could reduce the principal for these accounts. Offer can be withdrawn at any time.

**Footnotes:**

1. **Growth/Income and IRA CD Time Deposits** – Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. CD Time Deposit - 1099 is produced in the year interest is paid. Penalty for early withdrawals could affect the APY and could reduce the principal for these accounts.
2. **Money Market Account** – This savings account has a maximum of six (6) third party transactions permitted per month. This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. Rates may change at any time.
3. **Interest Checking Account** – This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. Rates may change at any time.
4. **Checking & More with Interest Account** – This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. Rate disclosed is for new accounts opened after April 6, 2016. Monthly statement will reflect interest rate earned. Rates may change at any time.
5. **Statement, Overdraft Protection and Passbook Savings** – This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. Rates may change at any time.
6. **Moola Moola Passbook Savings** – This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. Rates may change at any time.
7. **Premium Holiday Savings Club** – This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. This account requires direct deposit of contributions and direct deposit of funds to your S&T account. If direct deposit of funds ceases, account will be closed. No withdrawals will be permitted prior to disbursement. Rates may change at any time.
8. **IRA Variable Rate Savings Account** – There will not be any bank penalties imposed for the transfer of funds from this IRA to another S&T IRA account. You may make additional deposits in any amount after the initial deposit. The Annual Percentage Yield and interest rate on the entire account balance will be adjusted and become effective the first Business Day of each month. Deposits made during the month will earn the effective rate from the date of deposit until the rate adjusts. The rate of interest is tied to the 91-Day Treasury Bill rate (Discount rate in effect for the last Treasury Bill auction of the previous month).
9. **S&T-Bill CD Time Deposit** – Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. CD Time Deposit - 1099 is produced in the year interest is paid. Penalty for early withdrawals could affect the APY and could reduce principal for these accounts. This CD Time Deposit APY and interest rate cannot be combined with any other promotion. Additional deposits may be made through automatic transfers from an S&T checking or savings account. Minimum transfer amount is \$50. Deposits may also be made at any branch location. Customer must have an S&T checking or savings account to open the CD. Not available on IRAs. The APY and interest rate on the entire account balance will be adjusted and become effective the first Business Day of each month. Deposits made during the month will earn the effective rate from the date of deposit until the rate adjusts. Monthly interest payments will only be available through transfer of funds to an S&T checking or savings account. If withdrawals are made to this account prior to maturity date, a penalty of 90 days simple interest will be imposed.
10. **Smart Start S&T-Bill CD** – Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. CD Time Deposit - 1099 is produced in the year interest is paid. Penalty for early withdrawals could affect the APY and could reduce principal for these accounts. This CD Time Deposit APY and interest rate cannot be combined with any other promotion. Additional deposits may be made through automatic transfers from a Checking & Student account or be made at any branch. Minimum transfer amount is \$20. Customer must have a Checking & Student account to open the CD. Not available on IRAs. The APY and interest rate on the entire account balance will be adjusted and become effective the first Business Day of each month. Deposits made during the month will earn the effective rate from the date of deposit until the rate adjusts. Monthly interest payments will only be available through transfer of funds to a Checking & Student account. If withdrawals are made to this account prior to maturity date, a penalty of 90 days simple interest will be imposed.
11. **My Choice Savings Account** – This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. This account requires direct deposit of contributions and direct deposit of funds to your S&T account. If direct deposit of funds ceases, account will be closed. Interest is credited once per year on the date selected by customer. If the account is closed before interest is credited, all accrued interest in the account may be forfeited. Once a disbursement date is selected, it cannot be changed. No withdrawals will be permitted prior to disbursement. Rates may change at any time.
12. **Cash Management Account** – This is a variable rate account and your interest rate and Annual Percentage Yield (APY) may change at the Bank's discretion without prior notice. Interest is accrued daily on the collected balance and compounded and credited to your account monthly. Rates may change at any time.
13. **Savings & More Account** – This is a variable rate account and your interest rate and Annual Percentage Yield (APY) may change at the Bank's discretion without prior notice. Currently Savings & More account earns 0.30% APY on balances from \$0 to \$100,000.00. Balances of \$100,000.01 and above will earn an APY of .05% on the portion of balances above \$100,000. Customer must have a Checking & More account in order to qualify for a Savings & More account. Quarterly interest plan. One Savings & More account per Checking & More household. Rates may change at any time.

For more information, you may call our Solution Center at **800.325.2265**.

<b>Monday – Friday</b>	<b>7:00 a.m. – 9:00 p.m.</b>
<b>Saturday</b>	<b>8:00 a.m. – 5:00 p.m.</b>
<b>Sunday</b>	<b>10:00 a.m. – 5:00 p.m.</b>



Consumer Fee Schedule

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Account Service Fees</b>	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	\$35.00 per item	
	Overdraft Fee	\$35.00 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	\$35.00 per item	
	Deposited Return Item Fee	\$10.00 per item	
	Transaction History Printout	\$1.00 per request	
	Irregular Statement Cycle	\$10.00 per request	
	Paper Statement Fee	\$2.00 per month	Applies to all consumer checking, interest checking, and money market accounts, excludes Four Star account
	Image Statement Fee	\$2.00 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"> <li>• Including money order, treasurer's check, savings withdrawal, deposit ticket, etc.</li> <li>• Canceled checkcopy fee does not apply to CheckSafe customers</li> <li>• CheckSafe customers requesting &gt; 25 copies per year may be assessed a fee</li> </ul>
	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	\$5.00 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
<b>Non S&amp;T ATM Transactions</b>	ATM Service Fees	\$2.50 per transaction	<ul style="list-style-type: none"> <li>• ATM Deposits, ATM Withdrawals, ATM Inquiries, ATM Transfers to and from accounts</li> <li>• Excludes Checking &amp; More, Checking &amp; Four Stars &amp; America's Choice accounts</li> </ul> See applicable disclosure

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Consumer Online Banking</b>	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
	Online Banking External Transfers	\$3.00 per transfer	From S&T to another financial institution
<b>Transfer of Funds</b>	<b>Domestic Outgoing Wire (Customer)</b>		
	• Repetitive	\$25.00 per wire	
	• Non-Repetitive	\$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	
<b>Safe Deposit Boxes</b>	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
<b>Collection Items</b>	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	
<b>Night Depository</b>	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
<b>Miscellaneous Services</b>	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	
	Notary Service	\$2.00 plus clerical fees	
	Legal Fees (FIDM Program)	\$50.00 per request	
	Legal Fees (Writs and Garnishments)	\$250.00 per request	



## IMPORTANT INFORMATION ABOUT PERSONAL CHECKING ACCOUNTS

### Checking & Students

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:
  - Unlimited free ATM transactions at S&T Bank ATMs
  - Non S&T Bank ATM withdrawal fees are waived up to ten times per statement cycle
  - Up to ten surcharge fees (fee charged by other banks to use their ATM) are reimbursed per statement cycle

### Checking & Simple

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

### Checking & More

- 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.

### Checking & More 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.

\*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 PHFA mortgages.

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



### **Checking & Four Stars (Regular, Interest, and 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 on Money Market & Four Stars  
(A maximum of six third party transactions are permitted per calendar month or statement cycle)

### **Checking & Interest**

- 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)

#### **Rate Tracker**

- Minimum balance to open account \$50
- 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)

\*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 Rewards Visa or PHFA mortgages.

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



## 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)

### Savings & More 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 the Checking & More account in order to qualify for the Savings & More Account otherwise savings will revert to statement savings account and rate.
- One Savings & More Account per Checking & More 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
  - \$6 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 \$35/transfer

### Passbook Savings Account

- Minimum balance to open account \$50
- Minimum daily balance requirement \$200
- Quarterly maintenance fee \$6  
(if balance falls below minimum daily balance requirement\*)
- Excessive transaction fee \$25/transaction  
(A maximum of six third party transactions are permitted per calendar month)

\*Waived for minors

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



**Statement Savings**

- Minimum balance to open account \$ 50
- Quarterly maintenance fee \$ 6  
(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 \$ 6  
(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.