

## S&T Bank Deposit Rates

(Effective August 1 – August 7, 2018)

### 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%

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

10-month CD		
(Please see Footnote 9 for disclosure)		
	\$1000	0.50%

### S&T-Bill CD Time Deposit

12-month CD		
(Please see Footnote 10 for disclosure)		
Effective August 1, 2018	\$500	2.02%

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

12-month CD		
(Please see Footnote 11 for disclosure)		
Effective August 1, 2018	\$250	2.02%

### Interest Checking

Please see Footnote 3 for disclosure.	<b>Opening Balance Requirements</b>	<b>Annual Percentage Yield</b>
(Effective June 20, 2012)	\$50	0.01%

### Preferred Banking with Interest

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

### Four Star Banking with Interest

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

### IOLTA Checking

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

### Money Market Accounts

Please see Footnote 2 for disclosure.		
<b>Regular MMA:</b>		
\$0 through \$9,999.99	\$50	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)		

### Four Star Money Market Accounts

Please see Footnote 2 for disclosure.		
<b>Regular MMA:</b>		
\$0 through \$9,999.99	\$50	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 Account

Please see Footnote 13 for disclosure.		
\$0 through \$24,999.99	\$50	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)		

**Preferred Savings**

Please see Footnote 14 for disclosure.	<b>Opening Balance Requirement</b>	<b>Annual Percentage Yield</b>
\$0 through \$100,000	\$50	0.30%
\$100,000.01+	-	0.05%-0.30%

(Effective May 22, 2013)

**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 12 for disclosure.	\$50	0.10%
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**IRA Variable Rate Savings Account**

Please see Footnote 8 for disclosure.		
Effective August 1, 2018	\$50	2.02%

**Overnight Sweep Repurchase Rate**

Effective August 28, 2013	N/A	N/A
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## Promotional CD Time Deposits

### Penalty Free 12-Month CD Time Deposit or IRA

12-month CD	Opening Balance Requirements	Annual Percentage Yield
	\$1000	1.00%

**Penalty Free 12-Month CD Time Deposit** – Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. 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 12 Month Penalty Free CD with rate offered at the time of maturity. Offer may be withdrawn at any time. Minimum deposit amount is \$1,000. Maximum deposit of \$500,000 per household. CD Time Deposit-1099 is produced in the year interest is paid. This promotion is not available for investors and brokered accounts.

### 15-Month CD Time Deposit or IRA

15-month CD	Opening Balance Requirements	Annual Percentage Yield
Effective July 25, 2018	\$1000	2.25%

**15 Month CD Time Deposit or IRA** - 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. This special cannot be combined with any other offer and excludes institutional investors, brokered accounts and money for public funds. Substantial penalty for early withdrawal of funds. Penalty for early withdrawals could affect the APY and could reduce the principal for these accounts. Automatically renews into a 15-month CD with the rate offered at the time of maturity. Minimum deposit requirement is \$1,000. Maximum deposit amount of \$250,000 per household. Offer can be withdrawn at any time.

### 23-Month CD Time Deposit or IRA

23-month CD	Opening Balance Requirements	Annual Percentage Yield
Effective June 13, 2018	\$1000	2.55%

**23 Month CD Time Deposit or IRA** - 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. This special cannot be combined with any other offer and excludes institutional investors, brokered accounts and money for public funds. Substantial penalty for early withdrawal of funds. Penalty for early withdrawals could affect the APY and could reduce the principal for these accounts. Automatically renews into a 23-month CD with the rate offered at the time of maturity. Minimum deposit requirement is \$1,000. Maximum deposit amount of \$250,000 per household. Offer can be withdrawn at any time.

## Promotional Money Market Deposits

### Rate Tracker Money Market

Rate Tracker (Effective June 14, 2018)	Opening Balance Requirements	Annual Percentage Yield
\$0 through \$9,999.99	\$20,000 new money	1.50%
\$10,000-\$99,999.99	-	1.50%
\$100,000-\$499,999.99	-	1.50%
\$500,000-\$999,999.99	-	1.50%
\$1 million +	-	1.50%

**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.

**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 Accounts** – 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. **Preferred Banking with Interest** – 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. **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.
10. **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. This special cannot be combined with any other offer and excludes institutional investors, brokered accounts and money for public funds. 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. This is a variable rate account. 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. Interest payments will only be available through transfer of funds to an S&T checking or savings account. Interest will be compounded and credited quarterly on March 31, June 30, September 30 and December 31. If withdrawals are made to this account prior to maturity date, a penalty of 90 days simple interest will be imposed. 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).
11. **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 Smart Start Banking account or be made at any branch. Minimum transfer amount is \$20. Customer must have Smart Start Banking to open the CD. Not available on IRAs. This is a variable rate account. 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. Interest payments will only be available through transfer of funds to a Smart Start Banking account. Interest will be compounded and credited quarterly on March 31, June 30, September 30 and December 31. If withdrawals are made to this account prior to maturity date, a penalty of 90 days simple interest will be imposed. 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).
12. **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.
13. **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.
14. **Preferred Savings** – 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 Preferred Savings 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 Preferred Banking in order to qualify for Preferred Savings. Quarterly interest plan. One Preferred Savings per Preferred Banking household. Rates may change at any time.

For more information, you may call **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	\$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	\$1.00 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"> <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	\$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	
<b>Non S&amp;T ATM Transactions</b>	ATM Service Fees	\$3.00 per transaction	<ul style="list-style-type: none"> <li>• ATM Deposits, ATM Withdrawals, ATM Inquiries, ATM Transfers to and from accounts</li> <li>• Excludes Preferred Banking, Four Star Banking, Armed Forces Account, and America's Choice accounts. See applicable disclosure</li> </ul>

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
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 S&T Preferred Banking and 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 and 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.

### 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

#### **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 and 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.

##### **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)

\*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.



### **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)

#### **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)

\*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.



## 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
  - \$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 \$50/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\*)

\*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.