

Putnam Bank Schedule of Fees

Effective: 09/30/2010

	Per Item Charge
Account Reconciliation.....	\$25.00 per hr/25.00 minimum
American Express Gift Cards (customer only).....	3.95
American Express Gift Checks (customer only)	2.50
ATM (Automated Teller Machine)	
Putnam Bank ATM Locations.....	No Charge
Transaction Fee at another bank	1.00
ATM/Check Card Replacement Fee	10.00
Automated Telephone Transfer.....	No Charge
Cashier Checks (customer only)	5.00
Certified Checks	15.00
Counter Checks25
Coupon Collection, per envelope.....	15.00
Domestic Collection Fee	15.00
Domestic Wire Transfers	
Outgoing.....	20.00
Incoming	10.00
Dormant Deposit Account – No activity within last 18 months and balances less than \$50	2.00 per month
Employee-Assisted Telephone Transfer	3.00
Health Savings Account Transfer Fee	25.00
Instant Statement	2.00
Overdraft or Returned Item Fee (Non-Sufficient Funds (NSF) / Uncollected Funds (UCF))	26.00
IRA Transfer Fee	25.00
IRS Penalty / Missing or Incorrect TIN	50.00
Lock Box Fee	100.00
Lost Passbook Fee	5.00
Money Market Account Excess Activity Fee	9.50
Savings Account Excess Activity Fee	9.50
Money Orders (customer only)	3.00
New Accounts closed within 3 months	10.00
Night Deposit Bag with lock per bag	20.00
Night Deposit Bag without lock per bag	4.00
Night Drop Replacement Key	5.00
Notary Fee (non-customer)	5.00
Overdraft Protection Fee (Debit Transfer Charge).....	5.00
Photocopies of Paid Checks, Money Orders or Cashier Checks.....	4.00

	Per Item Charge
Process of Levy, Garnishment or Attachment....	40.00
Research Fee.....	25.00 per hour/25.00 minimum
Return Deposited Items.....	10.00
Special Settlement Printout.....	5.00
Stop Payments	25.00
Traveler's Checks (single party) (customer only).....	1% of purchase
Traveler's Checks for two (customer only).....	1.5% of purchase
Undeliverable Statement – returned mail	2.00

International Services

Foreign Check Collection (cash letter method)	5.00
per item plus Correspondent Bank Fees	
Foreign Currency Purchase	5.00
plus delivery and Correspondent Bank Fees	
Foreign Currency Redemption	5.00
plus delivery and Correspondent Bank Fees	
International Check Collection:	
Foreign.....	25.00 plus Correspondent Bank Fees
U.S. Dollar	45.00 plus Correspondent Bank Fees
International Drafts.....	2.00
plus delivery and Correspondent Bank Fees	

International Draft Stop Payments	25.00
International Wire Transfer – Outgoing	40.00

International Wire Transfer – Incoming	40.00
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Mortgage Fees

Mortgage Release Duplication	25.00
Partial Release of Mortgage (1 st request).....	100.00
Subordination Fee	100.00

Consumer Online Banking Fees

Inactive Online Bill Payment Service.....	5.00 per month
No activity for 2 months	
Personal Online Banking	No Charge
Personal Online Bill Payment Service.....	No Charge

Business Banking Fees

Per Item charge

Classic Business Checking Account

Monthly Maintenance Fee	8.00
Checks Paid15
Items Deposited08

Small Business Checking Account

Daily Minimum Balance of \$1,000	No Charge
Below Daily Minimum	6.00
Credit Transaction above 10025
Debit Transaction above 10025

Business Online Banking Fees

Per Item Charge

Basic Business Online Banking Service	6.00
Monthly Fee*	
Basic Plus Online Bill Payment*	8.50
Premium Business Online Banking Service Monthly Fee*	13.50
(includes Online Bill Pay/ACH/Wire Services)	
ACH (Direct Deposit).....	.10
Domestic Wire Incoming	10.00
Domestic Wire Outgoing	15.00
International Wire	40.00
Stop Payment	15.00
Tax Payment	1.50
Bill payments in excess of 6 each month55
Book Transfer10

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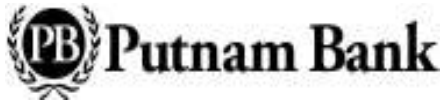
Safe Deposit Boxes

Annual Rental Fee*

2x5	\$ 30.00	3x10	\$ 55.00
3x5	35.00	5x10	75.00
5x5	50.00	10x10	125.00
Late Fee	10.00		
Lost Key	15.00		
Box Drilling	150.00		

*Non Deposit Customers Add \$20.00

The above fees may be assessed against your account. We reserve the right to change these fees at any time.



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