Schedule of Service Charges and Fees

Effective April 2020

Other Checking Account Features

Insufficient Funds (for returned check)*..............$33.00
Occasional Overdraft Privilege Service (OOPS!)* - Each .........................$33.00
Stop Payment - Each .....................................................$30.00
Overdraft Protection - Each ............................................$8.00
Reconciliation/Research (minimum/hourly)........$25.00
Photocopies - Each .....................................................$6.00

ATM Cards
Can be issued with all Checking Accounts.
ATM/Debit Card Replacement .......................$10.00
within 48 hours.........................................................$40.00
ATM Transaction Fee ..................................................NO CHARGE
Point of Sale (POS) Fee .................................................NO CHARGE
Overdraft Fee* .........................................................$33.00
Occasional Overdraft Privilege Service (OOPS!)* - Each..............................$33.00

IRA Plans
Annual Service Charge ........................................$10.00
Termination of Plan Fee .......................................$25.00
(FREE if Age 70½+)
Transfer Fee ................................................................$25.00

Safe Deposit Box
Lost Keys - Each ..............................................$20.00
Drilling of Box ......................................................Varies
Annual Rental Charge for Sizes Shown

<table>
<thead>
<tr>
<th>Size</th>
<th>Annual Rental Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 X 5</td>
<td>$45.00</td>
</tr>
<tr>
<td>3 X 5</td>
<td>$50.00</td>
</tr>
<tr>
<td>5 X 5</td>
<td>$65.00</td>
</tr>
<tr>
<td>3 X 10</td>
<td>$75.00</td>
</tr>
<tr>
<td>5 X 10</td>
<td>$100.00</td>
</tr>
<tr>
<td>10 X 10</td>
<td>$150.00</td>
</tr>
</tbody>
</table>

Late Rental Fee ..............................................$6.00

Other Services

Money Orders - Each .................................................$3.00
Cashier Check .......................................................$5.00
Stop Payment - Each
(Bank Checks or Money Orders) .......................$30.00
Returned Checks - Each
(Deposited into any account) .........................$10.00
Returned Item - Electronic payment* ...............$33.00
Collection Item - Each ..............................................$25.00
Wire Transfers - Domestic
OUT .................................................................$25.00
IN ..................................................................$10.00

Federal and State Levy Processing .................$50.00
Missing or Wrong T.I.N .............................................$50.00
Research Fee (minimum/hourly) ......................$25.00

Milford Federal offers free unlimited ATM transactions, however other banks may impose a surcharge for using their ATMs. Milford Federal is part of the SUM network. Just look for the ATMs with the SUM logo and you won’t pay a surcharge! To find a SUM location nearest you go to: www.milfordfederal.com. Select Personal Banking ATM/Debit Cards, and click on the SUM Network or go to www.sum-atm.com.

Notary Services (non-customers)....................$1.25
Dormant Account Fee .............................................$5.00
Abandoned Property Fee ......................................$50.00
Undeliverable Mail .............................................$2.00

A. Existing customers - first check free.
B. Senior Citizens, age 62 or over - first free, then $.50 each.
C. Line of credit available, as an alternative.
D. Discounted with EZ Checking Plus.
E. Item may not be returned if customer is eligible for Occasional Overdraft Privilege Service (OOPS!)
F. No Charge with EZ Checking Plus
G. Discount for automatic payment
H. Account is Inactive for 24 Months

*Applies to: (created by check, in-person withdrawal, ATM withdrawal, or other electronic means)