

BUSINESS FEE SCHEDULE

Fees Charged on All Accounts (unless noted)

All fees are on a per item or transaction basis unless noted and are in addition to specific product fees which are listed separately. Other fees may be applicable depending on the service provided.

Account Activity Request	\$3 per printout (activity from the last statement)
Account Collection	
• Incoming	\$15 per check or draft
• Outgoing Domestic	\$15 per check or draft (Paying bank may also charge a fee.)
• Outgoing Foreign	\$15 per check or draft; plus applicable processing fees – (Paying bank may also charge a fee. We may provide a credit for the amount of a foreign check prior to the collection of the item.)
Account Verification	\$10 per request
Additional Statement Mailed to another Address	\$5 per month
Assisted Telephone Transfer	\$5 per transfer processed by a bank representative
ATM (The following fees apply to transactions performed at machines that are not owned by Sandy Spring Bank or do not bear the Allpoint® logo. The owner of the ATM may charge additional fees.)	
• ATM Withdraw	\$2.50
• ATM Balance Inquiry.....	\$2.50
• ATM Transfer.....	\$2.50
ATM or Bank Debit Card Replacement	\$5 (Express Card Delivery: \$30)
Bond Coupons	\$7.50 per envelope
Cashier's Check	\$10 per check (waived for Premier Banking)
• Cancellation/Replacement Fee.....	\$30. Purchaser or payee must sign Declaration of Loss and may need to provide an Indemnity Bond.
Check Orders	Varies based on style
Coin Exchanged/Purchased	\$0.10 per roll
Coin Processing	\$5 per bag (must be sorted by denomination with a maximum amount per bag)
Currency Exchanged/Purchased	\$0.10 per strap
Copy of Previous Statement and/or Copies of Checks	\$5 per statement and \$5 per check copy (You may receive up to 3 check copies per month at no charge. You may receive copies of checks needed for a tax audit, litigation or political campaign finance reporting at no charge. You may be required to provide proof of your request.)
Copy of Other Items or Documents	\$5 per item or page plus a Research fee of \$10 per half hour with a \$10 minimum
Counter Checks	\$5 per pack
Court Attachment	\$150
Debit Card POS Purchase	No charge
Debit Card Cash Advance	\$2 plus 2.0% of amount advanced.
Deposit Account Verification	\$10 per request
Deposit Bags	\$2 (key replacement fee, security pack prices available upon request)
Deposit Bag Key Replacement	\$5
Deposit Correction	\$6 per deposit ticket
Dormant Account	\$10 one-time fee (\$20 fee if the account balance is greater than \$50) deducted from the account balance when abandoned funds are sent to the applicable state agency
Early Account Closing	\$25 if the account is closed within 180 days of the open date
Excess Activity Fee	\$25 (applies to Savings and Money Market withdrawals over the legal limit – see product disclosure for details)

Foreign Currency/Travelers Checks \$10 per order/collection plus applicable exchange fees/postage

Gift Card \$5

Gift Check \$3

Inactive Account..... \$5 per month (no activity on a checking account for 12 months)

International ATM Withdrawal and Debit Card Purchase

• MasterCard Processed 1% of the amount (This fee is in addition to any fees charged by the processor or applicable network fees.)

• Processed by other networks..... \$2.50 plus applicable network fees

IRS Levy or Non-judicial Attachment..... \$150

Medallion or Signature Guarantee No charge (available only to clients)

Money Service Business Fee.....\$100 per month, charged per entity

Notary No charge for clients; \$2 per stamp for non-clients

Overdraft, NSF or Unavailable Funds per Paid or Returned Item \$37 (No more than 10 item fees are charged per day. We do not charge the Overdraft Fee on your account when we determine that your account is overdrawn by a total amount less than \$5 after we finish processing for the day.) (There is no item fee limit for Commercial Checking products.)

Power of Attorney Review \$25 an hour

Rejected Check Fee \$1 per check rejected (example: non-readable MICR)

Returned Deposited Item \$12

Returned Item Special Handling \$20 per month per account

Safe Deposit Boxes

Ask about availability. The contents of your box are not insured by the FDIC or Sandy Spring Bank. Rental rate available upon request.

• Lost key \$25 per key

• Drilling..... \$150

• Late charge \$5

Statement Reconciliation or Research..... \$25 per hour with a \$10 minimum

Stop Payment \$32 for checks or pre-authorized debits and postdating notice

Two Signature Verification \$100 per month

Undeliverable Mail \$25 processing fee (If your balance is less than the fee we will simply close your account.)

Wire Transfer

Available to deposit clients only (US dollar or foreign currency international wires may be subject to additional fees assessed by correspondent bank.)

• Incoming \$15

• Outgoing Domestic \$35

• Outgoing International..... \$50

• Tracer \$35

Business Online Banking Fees

Business Online Banking with 5 accounts.....\$0.00

Additional accounts⁽¹⁾ over 5.....\$3.00 each per month

Bill Payment.....\$0.00

Stop Payment.....\$32.00

Business Mobile Deposit Item up to 20 per monthly statement cycle \$0.00

Business Mobile Deposit Item >20 per monthly statement cycle.....\$3.00 per item

Business ACH Module.....\$35.00 per month

Business eWire Module..... \$30.00 per month

Business eWire Domestic Outgoing Wire Transfer.....\$15.00

Business eWire International Outgoing Wire Transfer.....\$35.00

Note: Other service fees may apply.

(1) For Business Online Banking, accounts are defined as Checking, Savings/Money Market, and CDs.