

Schedule of Fees and Service Charges

Effective Date: August 10, 2026

Thank you for choosing our bank. We are committed to providing exceptional service and clear, straightforward pricing. The following fees may apply to your accounts and banking services:

Account & Transaction Fees

Service	Fee	Details
Overdraft (NSF) – Paid Item (Check, ACH or other presentment (E-\$))	\$30.00	Maximum one fee per business day
NSF–Returned Item (Check, ACH, E\$)	\$30.00	Maximum one fee per business day
Returned Deposited Check, ACH, E\$)	\$25.00	Maximum one fee per business day
Stop Payment Order	\$20.00	Per item or range of checks
Cashier's / Official Check /Notary Services	\$5.00	First check complimentary; \$5 each additional; Notary for non-customers
Outgoing Domestic Wire Transfer	\$20.00	Per outgoing wire
Account Research	\$25.00	Per hour (1-hour minimum)
Legal Process (Tax Levy or Garnishment)	\$40.00	Per legal order and per hour if more than 1-hour
Debit Card Replacement	\$5.00	Per replacement card
Dormant Account Fee*	\$20.00	Per statement cycle

*Dormant Account Fee: Assessed after 24 consecutive months with no customer-initiated account activity, as permitted by applicable law.

Check Orders

Check prices vary by style, quantity, and options selected. Please refer to the current check order catalog or ask a Customer Service Representative for current pricing.

Monthly Minimum Balance Service Charges

Account Type	Minimum Balance *	Monthly Service Charge
Basic Savings	\$10.00*	none
Basic Checking	\$150.00*	\$5.00
NOW Checking	\$250.00*	\$5.00
MMDA Checking	\$500.00*	\$5.00
* accounts that fail to maintain minimum balance will not accrue interest, where applicable		

Additional Information

- Fees are assessed in accordance with your Deposit Account Agreement and applicable law.
- Some fees may not apply to every account type.
- Fees are subject to change upon advance notice, when required by law.
- Additional fees may be charged by intermediary or receiving financial institutions for wire transfers.

Questions? Please contact any SFSL Team Member. We appreciate the opportunity to serve your financial needs.