



Personal Deposit Account Fee Schedule

Checking/Savings Options

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Checking Options	MINIMUM OPENING DEPOSIT	MONTHLY FEE	HOW TO WAIVE THE MONTHLY FEE (PER SERVICE FEE PERIOD) ¹
Santander Premier Plus Checking	\$50	\$35	Maintain \$75,000 in combined balances in deposits and investments held with Santander Investment Services or \$6,000 in total direct deposits. ²
Simply Right SM Checking	\$25	\$10	Any financial transaction (deposit, withdrawal, payment, and/or transfer) that is posted during the calendar month to the Santander Simply Right Checking account will waive the Monthly Fee (excludes fees, rebates and adjustments posted by Santander).
Santander Basic Checking	\$25	\$3	None (Fixed Monthly Fee)
Student Value Checking	\$10	None	None
Savings Options	MINIMUM OPENING DEPOSIT	MONTHLY FEE	HOW TO WAIVE THE MONTHLY FEE (PER SERVICE FEE PERIOD) ¹
Santander Premier Plus Money Market Savings	\$25	None	Must own any Premier Checking (or Santander Select Checking) in order to open and maintain this account. If this checking is closed, your Santander Premier Plus Money Market Savings will be converted to a Santander Money Market Savings account.
Santander [®] Money Market Savings	\$25	\$10	No Monthly Fee with any consumer Santander checking account, or with \$10,000 average daily balance in Santander Money Market Savings account.
Santander [®] Savings	\$25	\$1	No Monthly Fee with any consumer Santander checking account, or with \$100 average daily balance in Santander Savings account.
Santander Youth Savings	\$10	None	No Monthly Fee
IRA Money Market Savings	\$10	None	No Monthly Fee
Individual Development Account (IDA)	\$10	None	No Monthly Fee. This account requires participation with a non-profit agency IDA program to open and maintain.

¹ All new checking accounts except Santander Basic Checking have a grace period of two service fee periods after the account is opened before any Monthly Fee is assessed. There is no grace period for the Monthly Fee for savings accounts except for Santander Savings (two service fee periods).

² Direct deposits include deposits made by your employer or a federal or state government agency or retirement benefits administrator and generally payments made by corporations or other organizations. It does not include deposits to your Account that are made by an individual using online banking or an Internet payment provider such as PayPal.

Debit/ATM Cards	FEE	NOTES
New/Replacement Card – Expedited	\$30	
ATM Balance Inquiry	\$2	No fee at Santander ATMs in the 50 United States, the District of Columbia, Puerto Rico, and Mexico. No fee for Student Value Checking or Premier Plus Checking. ATM owner may charge a separate fee.
Cash Withdrawal Fees:		
Domestic Non-Santander ATM (Domestic ATMs are ATMs in the 50 United States, the District of Columbia and Puerto Rico)	\$3	\$2 for Student Value Checking. No fee for Premier Plus Checking. ATM owner may charge separate fee.
International Non-Santander ATM	\$6	ATM owner may charge a separate fee.
International Santander ATM (except Mexico and Puerto Rico)	\$6	ATM owner may charge a separate fee.
International Transaction Fees:		
International Cash Withdrawal or Purchase using your Debit Card	4%	Fee charged in U.S. dollars. Does not apply to transactions at Santander ATMs in Mexico.
International Cash Withdrawal using your ATM Card	3%	Fee applicable when you withdraw foreign currency and Santander receives the transaction in foreign currency. Fee charged in U.S. dollars. Does not apply to transactions at Santander ATMs in Mexico.

Other Fees

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Wire Fees	FEE	NOTES
Incoming Wire Transfer Fee	\$13	No fee for Student Value Checking and Premier Plus Checking.
Domestic Outgoing Wire Transfer Fee	\$25	
International USD Outgoing Wire Transfer Fee	\$40	
Account and Service Fees	FEE	NOTES
Certified Check	\$15	
Check Orders	Varies	Santander Wallet Exclusive checks for Premier Plus Checking at no charge.
Copy of Canceled Check	\$5	12 free copies per year (25 free copies per year for accounts opened in Massachusetts or Maryland)
Copy of Official Check or Money Order	\$5	Per item
International Draft	\$25	
Money Order	\$5	
Official Bank Check	\$10	No fee for Premier Plus Checking.
Paper Statement Fee (charged per statement)	\$3	No fee for Premier Plus Checking, all savings and all money market savings. All other checking accounts have a grace period of two service periods before the Paper Statement Fee is charged. eStatements available at no charge in Online Banking.
Safe Deposit Box:		
Annual rental	Varies	Premier Plus Checking benefit: Smallest safe deposit box at no charge or 50% discount on any size box.
Drilling	\$150	
Late Charge	\$15	
Lost Key	\$15	
Stop Payment (personal check, official check, money order or ACH transaction)	\$30	No fee for Premier Plus Checking.
Other Fees	FEE	NOTES
Account History	\$4	
Bond Coupon	\$7	Per envelope
Collections: Domestic	\$10	Per item
Collections: International	\$30	Per item
Date of Death Balance	\$20	
Duplicate Statement Copy	\$6	
Early Account Closing	\$25	If closed within 90 days of account opening
Escheat	\$50	
Garnishment/Levy/Legal Processing	\$100	
Improperly Endorsed Deposit	\$2	Per item
Inactive Account	\$16	Per month (applies to checking accounts inactive for more than one year with balances less than \$250)
IRA Trustee Transfer	\$25	
Lost Passbook	\$10	
Research, Balance Reconciliation, and/or Letter Writing Services	\$20.00/hr	Per hour, one hour minimum
Return Deposited Item – Domestic	\$15	\$10 in NY, \$5 in MA
Return Deposited Item – International	\$25	\$10 in NY, \$5 in MA
Savings/Money Market Savings Excess Activity	\$5	Per item

Overdraft	FEE	NOTES
Insufficient or Unavailable Funds – Item Returned	\$35	
Insufficient Funds Fee – Item Paid	\$35	
Unavailable Funds Fee – Item Paid	\$35	
Sustained Overdraft Fee	\$35	Applies to accounts overdrawn for 5 consecutive business days. Fee applied on the 6 th business day. No fee for Santander Premier Plus Checking.
Overdraft Protection Transfer Fee (“Sweep Fee”)	\$12	Fee charged any day an overdraft transfer occurs from a linked deposit account and/or Overdraft Line of Credit.

What You Need to Know About Overdrafts and Overdraft Fees

Overview

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer an **overdraft protection plan** which allows you to link other accounts, such as a savings account or an Overdraft Line of Credit, to cover overdrafts in your checking account. This plan may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

This notice explains our **standard overdraft practices**.

What are the **standard overdraft practices** that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- Recurring debit card transactions
- Online Banking payments and transfers

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Santander pays an overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$35 each time we pay an overdraft. There is a limit of 6 fees per day we can charge you for overdrawing your account.
- An additional one-time fee of \$35 will be charged on the 6th business day after your account has been overdrawn for 5 consecutive business days. This charge generally applies to checking, savings and money market savings accounts. See our fee schedule for details.

What if I want Santander to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, **you can call us at 877.768.2265 or visit your nearest branch.**

Can I change my mind later?

If you tell us that we are permitted to pay any overdrafts caused by ATM or one-time debit transactions, you can always change your mind and tell us you no longer want us to do this. **You can visit any branch or call us at 877.768.2265 to tell us you no longer want us to pay these types of overdrafts.**