

CHECK PRINTING FEES

Check printing fees vary with quantity and style of checks ordered. Costs include taxes, shipping, and handling.

ONLINE BILL PAY SERVICE

The first 20 transactions per month are free. After that, a fee of \$0.50 per transaction will be assessed to your checking account. If you do not use your Bill Pay account for 6-months, your account will be deactivated. A reactivation fee may be assessed.

HSA/IRA TRANSFER/ROLLOVER FEE

A fee of \$25.00 shall be processed to transfer HSA/IRA funds to another Financial Institution or Investment Company if such transfer shall involve closing the HSA/IRA Plan Account with Lake Shore Savings.

TIME DEPOSIT EARLY CLOSE-OUT FEE

A processing fee of \$25.00 will be assessed if a Certificate of Deposit or IRA is closed prior to maturity.

CHRISTMAS CLUB EARLY WITHDRAWAL FEE

Funds will automatically be disbursed into your Lake Shore Savings deposit account the last week of October. Each time a withdrawal is made prior to the disbursement date in October, a \$5.00 early withdrawal fee may be assessed.

BRANCH LOCATIONS

For more information, call or stop by any of our convenient branch locations:

570 Dick Road
Depew
(716) 898-2022

128 East 4th Street
Dunkirk
(716) 366-4070

3438 Delaware Avenue
Kenmore
(716) 898-2010

30 East Main Street
Fredonia
(716) 673-9555

3111 Union Road
Orchard Park
(716) 674-2066

115 East 4th Street
Jamestown
(716) 664-1103

5751 Transit Road
East Amherst
(716) 688-6114

1 Green Avenue
(Wegmans Plaza)
Lakewood
(716) 483-3400

59 Main Street
Hamburg
(716) 646-9480

106 East Main Street
Westfield
(716) 326-4414

4950 Main Street
Snyder
(716) 898-2101

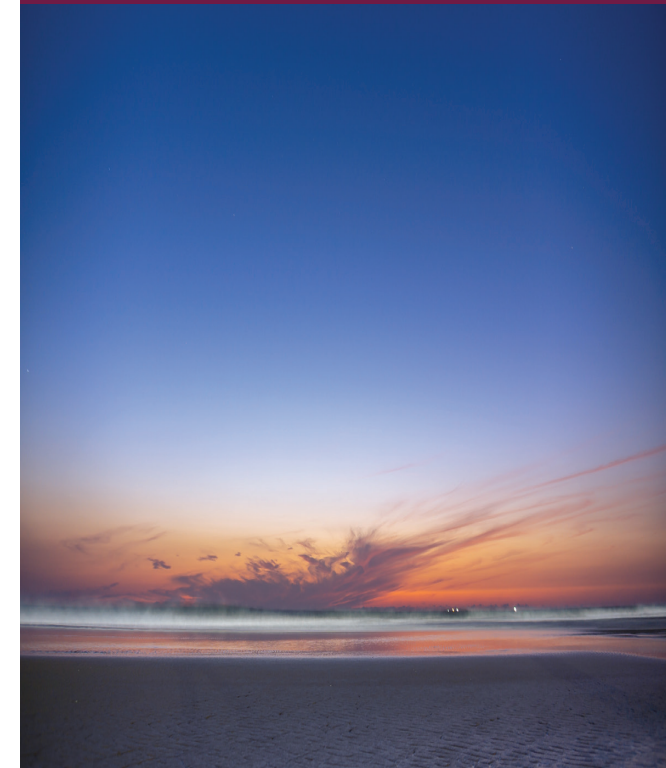
LS Lake Shore Savings
Putting People First.™

www.lakeshoresavings.com

Member
FDIC



FEES AND SERVICE CHARGES



All fees and service charges are effective as of August 9, 2021

LS Lake Shore Savings
Putting People First.™

SCHEDULE OF FEES AND SERVICES

GENERAL

Wire Transfers

| | |
|---------------|------------------|
| Incoming..... | \$15.00 per item |
| Outgoing..... | \$35.00 per item |
| Online..... | \$25.00 per item |

Assisted Telephone Transfer Fees.....\$5.00 per occurrence

Account Research.....\$30.00 per hour
 Checkbook Reconciliation Assistance.....\$30.00 per hour
 (All hourly fees will be charged in one-hour increments. No charge in the case of a bank error.)

Legal Papers.....\$100.00 per item
 (For each restraining notice, court order, levy, or other legal paper that requires us to place a hold on your account or to pay out money to someone else.)

Early Account Closing Fee.....\$25.00
 (Applies to accounts closed within 180 days of opening.)

Dormant Savings Account Charge.....\$5.00 per month
 (Applies to accounts with no activity within two years. CDs and IRAs are excluded.)

Dormant Checking Account Charge.....\$5.00 per month
 (Applies to accounts with no activity within one year.)

Signature Guarantee.....\$3.00 per document
 (\$15.00 maximum each occasion.)

Notary Public Fee (non-customer).....\$2.00 per document

Night Deposit Bags Service.....prices dependent on terms of contract

Reprinted Account Statements (up to five pages).....\$5.00 per statement
 Each Additional Page.....\$1.00 plus account research hourly fee

Incorrect Address Fee/Returned Statement Fee.....\$5.00 per month
 Copies of Checks.....\$1.00 per check
 Check Cashing (non-customers).....\$6.00 per check
 Protest Fee.....\$20.00 per item
 Collection Item.....\$15.00 per item
 Foreign Check Handling Charge.....\$20.00 per item
 Canadian Check Handling Charge.....\$5.00 per check

SAFE DEPOSIT BOXES

(Annual rental is priced according to size, per contract terms.)
 Late Payment Fee (after 30 days).....\$10.00
 Replace Lost Key.....\$10.00 per key
 Drilling Expense.....\$200.00 per box

STOP PAYMENTS

Stop Payment Fees.....\$34.00 per item
 (Personal checks, EFTs, or ACH)

INSUFFICIENT FUNDS

(Fees may cause negative balances)

Overdraft/NSF Fees

Fee charged for non-sufficient funds, overdrafts, and uncollected funds created by check, in-person withdrawal, ATM/POS/debit card withdrawal, ACH, EFT, or other electronic means. Fee will be charged when amount of overdraft is \$2.00 or more, up to a minimum of four per day.....\$34.00 per item

Continuous Overdraft Fee

If account is overdrawn for five consecutive days, a fee of \$5.00 will be assessed on each day the account remains overdrawn beginning on the fifth day, up to a maximum of \$50.00 (in addition to any other fees assessed.)

ITEMS CASHED

(Fees may cause negative balances)

Returned insufficient funds items or returned deposited items (not drawn on Lake Shore Savings).....\$15.00 per item
 Returned check for the payment of a loan.....\$34.00 per item
 (Includes payments made by ACH, EFT, or other electronic means.)

OVERDRAFT PROTECTION

(Fees may cause negative balances)

Fees to access overdraft line of credit.....\$7.50 per item

BANK ITEMS

Certified Checks.....\$5.00 per check
Money Orders (to be used from \$1-\$500)
 For customers.....\$5.00 per item
 For non-customers.....\$10.00 per item
Cashiers Checks (\$500 minimum)
 For customers.....\$5.00 per check
 For non-customers.....\$10.00 per check
 Counter Checks.....\$1.00 per check

ATM & DEBIT CARD SERVICES/FEES

ATM Withdrawals and Transfers

Foreign Terminals.....\$2.00 per transaction
 ATM International Transaction Fee.....\$2.00 per transaction
 (In addition to charges assessed by the merchant or other bank where ATM or PIN-based transaction occurred)
 Replacement of ATM Cards/Debit Cards/PINs.....\$10.00 per card

LS ULTIMATE CHECKING*

Ultimate checking is free of monthly service charges if your daily ending balance throughout the statement period is \$1,000 or more. If your daily ending balance is less than \$1,000 on any day during the monthly statement period, a service charge of \$8.00 is assessed for that period.

LS PLUS CHECKING*

There are no minimum balance requirements. A \$6.00 service fee will be charged to your account each month.

SIMPLY LS CHECKING*

If you maintain a daily balance in the account of \$100 or more per monthly service charge cycle OR have at least one qualifying direct deposit to the account per monthly service charge cycle, there is no service charge. A qualifying direct deposit must be a recurring electronic deposit of your paycheck, pension, or government benefit (such as Social Security) from your employer or the government and does not include electronic money transfers or credits such as account-to-account transfers or those made through internet payment services. A \$7.00 service fee will be charged to your account each month if the daily balance falls below \$100 or there is no direct deposit.

*Note that, even when no monthly maintenance charge applies, other transaction and service fees may apply, including insufficient funds (NSF) and overdraft fees.

MONEY MARKET CHECKING ACCOUNT

Minimum daily balance to avoid imposition of monthly service charge fee is \$2,500. A service fee of \$5.00 will be charged each monthly statement cycle if the current balance falls below \$2,500 any day during the monthly statement cycle.

LS ULTIMATE MONEY MARKET SAVINGS ACCT.

Minimum daily balance to avoid imposition of monthly service charge fee is \$10,000. A service fee of \$10.00 will be charged each monthly statement cycle if the current balance falls below \$10,000 any day during the monthly statement cycle.

STATEMENT SAVINGS ACCOUNT

Statement Savings Accounts are free of monthly service charges if your daily ending balance throughout the period is \$100 or more. If your daily ending balance is less than \$100 on any day during the month, a service charge of \$4.00 will be assessed for that period.

MONEY MARKET SAVINGS ACCOUNT

Minimum daily balance to avoid imposition of monthly service charge fees is \$1,500. A service fee of \$5.00 will be charged each monthly statement cycle if the current balance falls below \$1,500 any day during the monthly statement cycle.

HEALTH SAVINGS ACCOUNT

(HSA Debit Card Account)

HSA Debit Card Account Holders receive: no minimum balance requirement, no monthly service charge, no per-check charge, and unlimited check writing privileges.

Note: Other fees and charges may be imposed such as fees for check printing, overdrafts, and a withdrawal from another financial institution's ATM. Please refer to additional disclosure information.