

**Burke & Herbert Bank**

**Schedule of Fees**

Effective as of December 1, 2021 with changes effective February 1, 2022 noted

The following fees apply to all your accounts with us except Certificates of Deposit:

**Account-Related Fees**

- Overdraft Fee/Returned Item Fee (OD/NSF)..... \$36.00/Item
  - An overdraft fee applies to transactions (checks, in-person withdrawals, ATM withdrawals, and other electronic transactions) that result in a negative account balance.
  - No fee for items that result in an overdrawn balance of \$10 or less.
  - Maximum number of overdraft fees per day is six.
- Returned Deposited Item ..... \$12.00/Item
- Excess Savings/Money Market Withdrawals/Transfers..... \$10.00/Transaction greater than 6 per month

*The following fee is effective beginning February 1, 2022:*

- Inactive Checking Account Fee..... \$10.00/month  
Fee applies to checking accounts that have not had any customer-initiated activity for more than 365 consecutive days. For accounts meeting this criteria, the fee will be applied on the last business day of each month.

**Optional Services**

- Overdraft Protection Transfers (from a designated deposit account).....\$10.00/Transfer
- Stop Payment ..... \$35.00/Item  
(\$10.00/Item through Business Online Banking)
- Cashier’s Check ..... \$10.00/Check
- Printed Checks .....Varies based on check style/quantity
- Outgoing Wire Transfers:
  - Domestic Wire..... \$30.00/Wire  
(\$10.00/Wire through Business Online Banking)
  - International Wire in U.S. Dollars or Foreign Currency..... \$50.00/Wire<sup>1</sup>
- Incoming Wire Transfers:
  - Domestic and International Wires ..... \$15.00/Wire
- Collection Items:
  - Incoming and Outgoing Domestic and Foreign..... \$30.00/Item  
(Plus any Correspondent Bank fees)
- Copies of Statements/Tax Documents..... \$5.00 Each
- Account Statement CD-ROM .....\$50.00/Account/Year
- Attachment, Lien, Levy, or Garnishment.....up to \$100.00 Each
- Verification of Deposit Accounts/Customer Relationship..... \$5.00/Request
- Burke & Herbert Bank Visa® Gift Card.....\$3.00/Card  
(Additional fees may apply)

<sup>1</sup> Prior to February 1, 2022, the fee for International Wires in Foreign Currency is \$40.00 and in U.S. Dollars is \$45.00.

## Debit Card and ATM Services

The following fees apply to Personal Debit Card transactions at non-Burke & Herbert Bank ATMs in the United States.

- First four withdrawals\* per calendar month.....No Fee
- Withdrawals\* greater than four .....\$2.00
- Balance Inquiries and Transfers\* .....No Fee

*\*While in some cases, there is a difference between the date on which you complete a transaction and the date on which the transaction is posted to your account, we use the date on which you complete the transaction to count the number of ATM withdrawals made during the calendar month.*

*Additional surcharges may be assessed by the financial institution that owns the machine. Burke & Herbert Bank will rebate up to \$12 in ATM surcharges per calendar month assessed by the ATM owner for transactions made in the United States with a Card associated with a personal Convenient Checking account.*

The following fees apply to Business Debit Card transactions at non-Burke & Herbert Bank ATMs in the United States:

- Withdrawal\*\* .....\$2.00
- Balance Inquiries and Transfers\*\* .....\$0.50

The following fees apply to both Personal and Business Debit Cards:

- International ATM Transactions\*\* .....\$5.00/Withdrawal, Transfer, Inquiry
- Debit Card Replacement.....No charge for 1<sup>st</sup> in past 12 months; otherwise  
\$10.00/Card<sup>2</sup>

*\*\* Additional surcharges may be assessed by the financial institution that owns the machine.*

## Online Banking and Business Online Banking

- Account Access, Online Bill Pay, eStatements ..... No Fee
- Online Customizable Gift Check (Gift Pay-e).....\$2.99
- Online Charitable Donation.....\$1.99
- Rush Payments via Online Bill Pay<sup>3</sup>
  - Next Day (check)..... \$34.95
  - Second Business Day (check).....\$29.95
  - Second Business Day (electronic).....\$6.95

## Mobile Banking

- Account Access, Deposits, Payments, eStatements.....No Fee

<sup>2</sup> Prior to February 1, 2022, the debit card replacement fee is \$5.00.

<sup>3</sup> Prior to February 1, 2022 the fees for rush payments via online bill pay are \$19.95 for next day (check), \$14.95 for second day (check) and \$4.95 for second day (electronic).

## Safe Deposit Boxes

<b>Box Size</b>	<b>Annual Fee</b>
• 2" X 5" .....	\$50.00
• 3" X 5" .....	\$60.00
• 5" X 5" .....	\$70.00
• 3" X 10" .....	\$80.00
• 5" X 10" .....	\$100.00
• 10" X 10" .....	\$170.00
• 10" X 15" .....	\$270.00
Lost Key Replacement.....	\$30.00/Key
Drilling .....	At Cost