

	Account	Monthly Maintenance Charge	How to Avoid the Monthly Maintenance Charge
Personal Checking Accounts	True Checking	\$0.00	No monthly maintenance charge
	Direct Checking	\$10.00	Maintain a \$1,000 minimum daily balance OR \$10,000 in related deposit balances ¹
	Signature Checking	\$14.95	Maintain a \$5,000 minimum daily balance OR \$25,000 in related deposit balances ¹
	Monarch Checking	\$0.00	No monthly maintenance charge
	18/65 Checking	\$0.00	No monthly maintenance charge
	Rise Checking	\$7.00	Monthly maintenance charge required
Personal Savings Accounts	Benchmark Savings	\$0.00	No monthly maintenance charge
	18/65 Savings	\$0.00	No monthly maintenance charge
	Money Market	\$10.00	Maintain a \$2,500 minimum daily balance OR \$10,000 in related deposit balances ¹
	Apex Money Market	\$0.00	No monthly maintenance charge; Requires a Monarch Checking account.

NOTE: Even when no monthly maintenance charge applies, other transaction and service fees may apply, including insufficient funds (NSF) charges (NSF charges will not be charged to a Rise Checking account). Terms and conditions applicable. See disclosure for more information.

¹ Eligible accounts for combined balance qualifier: New Valley Bank & Trust personal deposit accounts (checking, savings, money market, CDs, IRAs).

	Account	Check Order Charges	First Check Order Details
Personal Checking Accounts	True Checking	Check order charges and taxes may vary depending on the product and shipping method selected	Free first order of standard wallet style checks ²
	Direct Checking		Free first order of standard wallet style checks ²
	Signature Checking		Free first order and refill orders of standard wallet style checks ²
	Monarch Checking		Customer pays full price including taxes & shipping
	18/65 Checking		Free first order and refill orders of standard wallet style checks ²
Personal Savings Accounts	Money Market		Customer pays full price including taxes & shipping
	Apex Money Market		Customer pays full price including taxes & shipping

² Free orders of wallet style checks includes taxes and USPS standard first-class mail service with non-trackable shipping.

Service Fees		Details
Account Opening and Usage	Inactive Account	\$10.00 when your account becomes inactive after 12 months
	Early Account Closure	\$25.00 when your account is closed within 90 calendar days of opening
	Escheatment	\$50.00 per escheated account
	Foreign Check Collection	\$15.00 per item
	Foreign Check Processing	\$10.00 per item
	IRA Trustee Transfer	\$25.00 per transfer
	Levy Processing	\$50.00 per levy
	Money Order	\$3.00 per check
	Official Bank Check	\$5.00 per check
	Account Research	\$25.00 per hour
	Debit Card Replacement	\$10.00 per card replacement (normally up to 7 to 10 business days delivery) \$75.00 for rush delivery (normally 2 business days through UPS; no weekend delivery)
	Returned Deposited Item	\$6.00 for each deposited check, draft, or money order returned unpaid, where permitted by law
	Statement/Check Copy	\$5.00 per copy
	Returned Mail	\$5.00 each time mail is returned undeliverable
	Stop Payment	\$30.00 per item
	Temporary Checks	\$3.00 per page
	Wire Transfer Fees	\$15.00 for each incoming domestic wire transfer \$25.00 for each outgoing domestic wire transfer \$20.00 for each incoming foreign wire transfer \$40.00 for each outgoing foreign wire transfer
	Paper Statement Fee	\$3.00 per month Paper statement fee applies only to the Monarch Checking and Apex Money Market products after the first two statement cycles if e-statements are not elected
NOTE: Even when no transaction fee applies, other fees may apply, including insufficient funds (NSF) charges (NSF charges will not be charged to a Rise Checking Account). Other ATM owners and operators may charge you a fee to use their ATMs. Some of the fees on this page may not apply to certain checking account types.		

Item	Details (excluding Rise Checking)	
Standard Overdraft Practices Please refer to the New Valley Bank & Trust Deposit Account Agreement for full details.	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 (ACH, electronic transfers, telephone transfers, and in person withdrawals) made using your checking account number - Automatic bill payments We will not authorize and pay overdrafts for the following types of transactions unless you ask us to. Please refer to the New Valley Bank & Trust Overdraft Services Consent form for more information: - ATM withdrawals - Everyday debit card transactions 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 if I want New Valley Bank & Trust to authorize and pay overdrafts on my ATM withdrawals and everyday debit card transactions? If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please call 1-413-739-BANK (2265), stop by a New Valley Bank & Trust branch or write to us at:	
	New Valley Bank & Trust Attn: Operations One Monarch Place, Suite 100 Unit 1 Springfield, MA 01144	
	Can I change my mind? Yes. You or any joint account owner can change your decision at any time. You may decline Overdraft Privilege Service (ODP) altogether or revoke your request that we authorize and pay overdrafts on ATM withdrawals and everyday debit card transactions or to ask us to authorize and pay these overdrafts. Simply call 1-413-739-BANK (2265) or stop by a New Valley Bank & Trust branch or write to us at the address above.	
	Description	Details
Fees for Non-Sufficient Funds Please refer to the New Valley Bank & Trust Deposit Account Agreement for full details.	Overdraft Protection Transfer Fee	\$5.00 for each day there is a transfer from another account to cover one or more overdrafts in a checking account. This fee is charged to the account that the funds are transferred from.
	Insufficient Funds (NSF) Fee When an item is returned because there are not enough funds available in the account to pay the item or when an item is paid although funds are not available in the account. Items represented for payment will be charged an NSF fee each time they are returned or paid as overdrafts.	\$34.00 for each presentment of an item for payment that we return due to insufficient funds or for each presentment of an overdraft item we pay, unless one of the following exceptions apply: - The amount of the overdrawn balance is less than \$10.00; - Your account has already been charged a total of 4 NSF fees (\$136) for items processed for payment on that business day \$5.00 for each item we return due to insufficient funds or for each overdraft item we pay on accounts for customers aged 18 or younger or 65 or older in our 18/65 checking product, unless one of the following exceptions apply: - The amount of the overdrawn balance is less than \$10.00; - Your account has already been charged a total of 4 NSF fees (\$20) for items processed for payment on that business day
NOTE: The election for ATM withdrawals and everyday debit card transactions does not apply to Rise Checking Accounts. NSF fees will not be charged to a Rise Checking account.		

Item	Details																
Funds Availability Please refer to the New Valley Bank & Trust Funds Availability Policy Disclosure for full details.	Same Business Day Availability Funds from the following deposits are available on the same business day as we receive the transfer or deposit: - Cash - Electronic direct deposit - Wire transfers - Checks drawn on New Valley Bank & Trust																
	Next Business Day Availability Funds from the following deposits are available on the next business day after receiving the transfer or deposit: - U.S. Treasury checks and U.S. Postal Service money orders - Federal Reserve Bank or Federal Home Loan Bank checks - State or Local Government checks - Cashier's, Certified, or Teller's checks - Other domestic checks																
	Business Days Our business days are Monday through Friday, excluding federal holidays. If a deposit is made before closing on a business day that we are open, we will consider that day to be the day of deposit. For deposits made after closing or on a non-business day, at ATMS after 7:00 PM EST, and by mobile deposit after 4:00 PM EST, we will consider the deposit received on the next business day we are open.																
	Longer Holds Funds availability for other check deposits may vary. Special rules apply to new accounts. Longer holds may apply in certain circumstances. See the New Valley Bank & Trust Funds Availability Disclosure for additional details.																
Posting Order	Transactions may not be posted to your account in the order in which they occurred. The order in which transactions are received by New Valley Bank & Trust and processed can affect the total amount of insufficient funds fees incurred. We post Debit Items in a particular order within groups based on the type of Debit Item. Within each group, we apply a unique methodology based on the type of Debit Item. The following chart details the types of transactions in each group and the order used for the Debit Items within each group. Fees can post to your account in several ways. Most fees post at the end of batch processing, but some post immediately after the transaction to which they relate (e.g., wire transfers, NSF fees, and overdraft transfers from a linked deposit account post immediately after the transaction to which the fee relates). Most fees post on the same day they are incurred.																
	<table><tr><th>Group Order</th><th>Type of Debit Item</th><th>How Order is Determined</th></tr><tr><td rowspan="5">1</td><td>ATM and Debit Card transactions, including purchases</td><td rowspan="5">Chronologically based on the date and time that our records indicate the transaction was initiated or authorized. <i>If two transactions have the same date and time, we will post the smaller dollar amount transaction first. If we do not have a date/time for transactions, we will post these transactions in ascending dollar amount (smallest to largest) after we post transactions with date/time information.</i></td></tr><tr><td>Branch Transactions performed over the counter at a New Valley Bank Branch, including withdrawals</td></tr><tr><td>Checks Cashed at a New Valley Bank Branch</td></tr><tr><td>Transfers Includes transfers between New Valley Bank deposit accounts and payments to New Valley Bank loans</td></tr><tr><td>Wire Transfers</td></tr><tr><td>2</td><td>ACH Debits and other miscellaneous debits</td><td>Ascending by dollar amount (smallest to largest)</td></tr><tr><td>3</td><td>All Checks</td><td>Ascending by dollar amount (smallest to largest)</td></tr></table>	Group Order	Type of Debit Item	How Order is Determined	1	ATM and Debit Card transactions, including purchases	Chronologically based on the date and time that our records indicate the transaction was initiated or authorized. <i>If two transactions have the same date and time, we will post the smaller dollar amount transaction first. If we do not have a date/time for transactions, we will post these transactions in ascending dollar amount (smallest to largest) after we post transactions with date/time information.</i>	Branch Transactions performed over the counter at a New Valley Bank Branch, including withdrawals	Checks Cashed at a New Valley Bank Branch	Transfers Includes transfers between New Valley Bank deposit accounts and payments to New Valley Bank loans	Wire Transfers	2	ACH Debits and other miscellaneous debits	Ascending by dollar amount (smallest to largest)	3	All Checks	Ascending by dollar amount (smallest to largest)
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