

PERSONAL FEE SCHEDULE

Fees Charged on All Accounts (unless noted)

All fees are on a per item or transaction basis unless noted and are in addition to specific product fees which are listed separately. Other fees may be applicable depending on the service provided.

Account Activity Request	\$3 per printout (activity from the last statement)
Account Collection	
• Incoming	\$15 per check or draft
• Outgoing Domestic	\$15 per check or draft (paying bank may also charge a fee)
• Outgoing Foreign	\$15 per check or draft, plus applicable processing fees (paying bank may also charge a fee). We may provide a credit for the amount of the foreign check prior to the collection of the item.
Account Verification	\$10 per request
Additional Statement Mailed to another Address	\$5 per month
Assisted Telephone Transfer	\$5 per transfer processed by a bank representative
ATM (The following fees apply to transactions performed at machines that are not owned by Sandy Spring Bank or do not bear the Allpoint® logo. The owner of the ATM may charge additional fees.) ¹	
• ATM Withdraw	\$2.50
• ATM Balance Inquiry.....	\$2.50
• ATM Transfer.....	\$2.50
ATM or Bank Debit Card Replacement	\$5 (Express Card Delivery: \$30)
Bond Coupons	\$7.50 per envelope
Cashier's Check	\$10 per check ¹
• Cancellation/Replacement Fee.....	\$30. Purchaser or payee must sign Declaration of Loss and may need to provide an Indemnity Bond.
Check Orders	Varies based on style
Copy of Previous Statement and/or Copies of Checks	\$5 per statement and \$5 per check copy. You may receive up to 3 check copies per month at no charge. You may receive copies of checks needed for a tax audit, litigation or political campaign finance reporting at no charge. You may be required to provide proof of your request.
Copy of Other Items or Documents	\$5 per item or page plus a research fee of \$10 per half hour with a \$10 minimum
Counter Checks	\$5 per pack
Court Attachment	\$150
Cut-off Statement	\$5 per statement plus \$1 per item included
Debit Card POS Purchase	No charge
Debit Card Cash Advance	\$2 plus 2.0% of amount advanced
Escheatment	\$20 one-time fee (\$10 fee if the account balance is less than \$50) deducted from the account balance when abandoned funds are sent to the applicable state agency.
Early Account Closing	\$25 if the account is closed within 180 days of the open date ²
Excess Activity Fee	\$25 (applies to Savings and Money Market withdrawals over the legal limit – see product disclosure for details)
Foreign Currency	\$10 per order/collection plus applicable exchange fees/postage
Gift Card	\$5
Gift Check	\$3
Inactive Account	\$5 per month (no activity on a checking account for 12 months) ²

¹ This fee is waived for Premier Banking.

² This fee does not apply to Direct Banking.

International ATM Withdrawal and Debit Card Purchase

- MasterCard Processed 1% of the amount. This fee is in addition to any fees charged by the processor or applicable network fees.
- Processed by other networks..... \$2.50 plus applicable network fees

IRA Trustee/Custodian Transfer and Direct Rollover Processing \$25 per account

Irregular Statement Cycle

- One statement per month \$5 per month
- Two statements per month \$10 per month
- Weekly statements..... \$20 per month

IRS Levy or Non-judicial Attachment..... \$150

Medallion or Signature Guarantee No charge

Mobile Banking (including Mobile Deposit) No charge

Notary No charge

NSF or Unavailable Funds Fee..... No charge for a declined or returned item due to insufficient or unavailable funds. The merchant may charge a fee.

Online Banking No charge

- Bill Payment..... No charge. If you do not use bill payment for 3 consecutive months, bill payment access may be terminated.

Overdraft Fee \$29 for each payment of an item due to insufficient or unavailable funds. No more than 3 overdraft fees per day. No overdraft fee when we determine your account is overdrawn by less than \$5.00 after we finish processing for the day.²

Overdraft Transfer No charge for any transfer assessed to your Savings Account (Regular Savings or Money Market Savings)

Power of Attorney Review \$25 an hour

Rejected Check Fee \$1 per check rejected (example: non-readable MICR)

Returned Deposited Item \$12

Returned Item Special Handling \$20 per month per account

Sandy Spring Bank Line of Credit Checks..... No charge

Safe Deposit Boxes

Ask about availability. Box contents are not insured by the FDIC or Sandy Spring Bank. Annual rental fees are shown below.

Box Size	Rental	Box Size	Rental	Box Size	Rental	Box Size	Rental
2 x 5	\$35	2 x 10	\$55	10 x 10	\$150	32 x 15	\$200
2 1/2 x 5	\$40	2 1/2 x 10	\$55	12 x 12	\$160	32 x 49	\$300
3 x 5	\$45	3 x 10	\$65	10 x 15	\$165		
3 x 8	\$55	5 x 8	\$75	10 1/2 x 16	\$170		
5 x 5	\$55	5 x 10	\$100	12 1/2 x 18	\$180		

A \$3 credit toward the annual rental fee is available when payment is automatically deducted from your Sandy Spring Bank deposit account. (50% rental discount is available to Premier Banking.)

- Lost key \$25 per key
- Drilling..... \$150
- Late charge \$5

Snapshot Statement..... \$1

Statement Reconciliation or Research..... \$25 per hour with a \$10 minimum

Stop Payment \$32 for checks or pre-authorized debits and postdating notice¹

Telephone Banking No charge

Two Signature Verification \$100 per month

Undeliverable Mail..... \$25 processing fee. If your account balance is less than the fee, we will close your account.

Wire Transfer

Available to deposit clients only (US dollar or foreign currency international wires may be subject to additional fees assessed by correspondent bank)

- Incoming \$12
- Outgoing Domestic \$35
- Outgoing International..... \$50
- Tracer \$35