

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 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. These do not apply to transactions on Premier Banking. The owner of the ATM may charge additional fees.)	
• ATM Withdraw	\$2.50
• ATM Balance Inquiry.....	\$2.50
• ATM Transfer.....	\$2.50
ATM or Bank Debit Card Replacement	\$5 (Express Card Delivery: \$30)
BankXpress Online Banking	
• Bill Payment.....	No Charge (If you do not use Bill Payment for 3 consecutive months, Bill Payment access may be terminated)
Bond Coupons	\$7.50 per envelope
Cashier's Check	
• 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
Dormant Account	
	\$10 one-time fee (\$20 fee if the account balance is greater 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
Excess Activity Fee	
	\$25 (applies to Savings and Money Market withdrawals over the legal limit – see product disclosure for details)
Flex Xpress Prepaid Debit Card	
• Monthly fee	No Charge (For complete fee information go to sandyspringbank.com.)
Foreign Currency/Travelers Checks	\$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)						
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 (Effective 8/1/2014)						
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 (available only to clients)						
Mobile Banking (including Mobile Deposit)	No charge						
Notary	No charge for clients; \$2 per stamp for non-clients						
Overdraft, NSF or Unavailable Funds per Paid or Returned Item	\$37 (No more than 5 item fees are charged per day. We do not charge the Overdraft Fee on your account when we determine that your account is overdrawn by a total amount less than \$5.00 after we finish processing for the day.)						
• Extended Overdraft Fee.....	\$5 per business day beginning on the 7 th calendar day						
Overdraft Transfer	\$10.00 per transfer assessed to your Savings Account (Regular Savings, Money Market Savings or Market Index) (There is no charge for transfers to Premier Banking.)						
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. The contents of your box are not insured by the FDIC or Sandy Spring Bank. Annual Rental Fees are shown.							
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 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 notice						
Telephone Banking	No Charge						
Traveler's Checks							
• Checks for One	1.50% of amount purchase (No charge for Senior Interest and Premier Banking)						
• Checks for Two	2.00% of amount purchased						
Two Signature Verification	\$100 per month						
Undeliverable Mail	\$25 processing fee (If your balance is less than the fee we will simply 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
- Outgoing Domestic
- Outgoing International.....
- Tracer