

RETAIL SCHEDULE OF CHARGES



ACCOUNT

Free Personal Checking	FREE
50+ Interest Checking	FREE
Direct Interest Checking	FREE
Premium Interest Checking	
Monthly Minimum Balance Falls Below \$1,500	\$6
Statement Savings Account	
Monthly Minimum Balance Fee if Minimum Balance of \$200 Not Maintained	\$4
Absolute Savings	
For Minors and Seniors 50+	FREE
Health Savings Account	FREE
Money Market Maximizer	
Monthly Minimum Balance Fee if Minimum Balance of \$2,500 Not Maintained	\$12
Transactions in Excess of Six (6) - (Per item) (Refer to your Truth in Savings for information regarding account transaction limitations)	\$10

FREE ITEMS AND SERVICES

Access to over 25,000 MoneyPass® and 1st Mariner Bank ATMs Nationwide
Apple Pay™
Bill Pay
External Transfers to 1st Mariner Bank
Checks for Applicable Account Types
Initial Debit or ATM Card
Mobile Banking with Mobile Deposit
Online Banking
Online Check Images
PopMoney®
Savings Transfer
Statements

ADDITIONAL FEES which may apply

Account Reconciliation Per Hour - Appointment Only (One Hour Minimum)	\$25
ACH Notification of Change	\$3
ACH Return Debit/Credit	\$12.50
Foreign ATM Per Transaction	\$2.50
Foreign ATM Balance Inquiry	\$2.50
Debit or ATM Card Replacement	\$10
Attachments/Levies	\$175
Certified Check Fee	\$20
Check By Phone	
Transfer	\$5
Consumer Loan Payment	\$10
Mortgage Payment	\$15
Commercial Loan Payment	\$25
Check Printing (Fee Depends on Style Ordered)	Fee

ADDITIONAL FEES which may apply

Collection Item	
Domestic (Plus Direct Third Party Fees)	\$35
Foreign (Plus Direct Third Party Fees)	\$40
Copy of Cancelled Check	\$5
Counter Check	\$2.50
Escheat Fee	
Balance at or Below \$50	\$10
Balance Over \$50	\$20
Foreign Currency Exchange Rate (Per Transaction)	
Greater of \$1 or 4% of converted U.S. dollar amount	
Official Check (Third Party)	\$10
Same Day Online Bill Payments	\$19.95
Overnight Online Bill Payments	\$14.95
External (Account to Account) Transfers from 1st Mariner Bank	\$3
Open and Close Account Within 90 Days	\$30
Overdraft/Return Item Fee (Per Item) Applicable to items presented against insufficient or uncollected funds that were created by check, in-person withdrawal, ATM withdrawal, or other electronic means	\$39
Overdraft Protection Transfer Fee	
Line of credit. Subject to loan approval	\$10
Research (Per Hour - One Hour Minimum)	\$25
Returned Deposit Item	\$12.50
Safe Deposit Boxes	
Drill Fee	\$150
Late Charge Fee - 30 Days	\$10
Late Charge Fee - 60 Days	\$10
Lost Key	\$20
Safe Deposit Rental	
2x5	\$35
3x5	\$40
5x5	\$60
3x10	\$75
5x10, 6x10	\$90
9x10, 10x10	\$140
Statement Copy with Check Copies	\$20
Stop Payment Fee	\$10
Wire Fee	
Domestic - In	\$15
Domestic - Out	\$32
International - Out (Other Fees May Apply)	\$55



www.1stMarinerBank.com

Member FDIC / Equal Housing Lender / Effective 5/17