



**Business Schedule of Service Charges
Effective 2/15/10**

Business Savings, Checking and Money Market Accounts	Service Charge	Notes
Check Copies	\$ 6.00 per item	Includes money orders and Freedom bank or cashier's check
Printed Check Orders	Specialty Grey – approximately \$14.00 All business and custom design styles prices vary	
Inactive	\$ 5.00 per month	No activity for 24 months
Business 100 Checking *	Checks paid in excess of 25 \$.10 per check Deposit items in excess of 75 \$.10 per item	Detailed monthly analysis statement makes it easy to monitor account activity
Business Dividend Checking *	Monthly Maintenance Fee \$ 5.00 per month Checks paid in excess of 75 \$.15 per check Deposit items in excess of 225 \$.15 per item	Detailed monthly analysis statement makes it easy to monitor account activity
Non Profit Checking *	Checks paid in excess of 25 \$.10 per check Deposit items in excess of 75 \$.10 per item	Tiered earnings credit rate rewards you for keeping higher balances Detailed monthly analysis statement makes it easy to monitor account activity
Business Money Market Account	\$10.00 per month	If minimum balance falls below \$2,500 minimum daily balance
Returned Checks	\$30.00 per item	Cashed/deposited, loan/credit card payment, pre-authorized transfers
Non-Sufficient Funds	\$30.00 per item	Includes checks, ATM withdrawals, uncollected funds and deposits on hold
Overdraft charge for items covered by Member Privilege	\$30.00 per item	
Stop Payment	\$15.00 for one item, \$25.00 for multiple or series	Includes cashier's checks, personal and official checks, and pre-authorized transactions
Withdrawal or transfer in excess of Regulation D	Transaction denied	Savings or Money Market Accounts
ACH/Electronic Funds	Service Charge	Notes
– Outgoing Wire Transfers – Western Union	- \$20.00 – domestic; - \$35.00 – international - Prices vary with amount	
ATM Debit/Check and Credit Card Services	Service Charge	Notes
ATM balance inquiry at non-Freedom network ATM	\$ 0.50 per item	Network includes M&T Bank, select Wawa, Rutter's and Baltimore area Credit Unions. See website for list

ATM Debit/Check Card or Credit Card replacement card	\$ 6.00 per item	Special RUSH shipping - \$15.00
ATM/Debit Card Overdraft	\$30.00 per item	
ATM transaction at non-Freedom network ATM	\$ 1.50 per item	
Point-of-Sale (POS) transaction using PIN instead of signing	\$.15 per item	
Cash advance with a non-Freedom credit card or check/debit card	\$ 2.00 per item	At branch or ATM
Inactive Account – Credit Card (no activity for 12 months)	\$25.00 annually	
Certificate Services	Service Charge	Notes
Early Withdrawal Penalty – 12 Months or less – Over 12 Months	– 90 Days Interest – 120 Days Interest	
General Services	Service Charge	Notes
Account history printout	\$ 2.00 per page	
Account reconciliation (minimum charge \$12)	\$12.00 per hour	
Account research	\$ 3.00 per 15 minutes	
Account statement copy	\$ 5.00 per account, per statement	
Check drawn on closed account	\$30.00	
Closed Membership Account within 60 Days of opening	\$25.00 per occurrence	
Copy of transaction voucher, deposit slip/Visa sales slip	\$ 3.00 per item	
Court Order Copy	\$40.00 per copy	
Direct Check	\$10.00 per check	To make payment by due date or to avoid late fee
Escheat Processing	\$10.00 for balances < \$50 \$20.00 for balances of \$50 and over	
Fax, Photo, Imaged and Microfilm Copies	\$ 2.00 per page	
Freedom bank or cashier's checks - First check free each month, additional thereafter	\$ 5.00 per item	
Garnishment Fee and Court Hold Order	\$75.00 per occurrence	
Incorrect or No Forwarding Address	\$15.00 per returned item	
Money Orders	\$ 2.00 per item	
Reopen account closed by Freedom for adverse usage	\$20.00	
Travelers Cheques	\$ 1.00 per \$100	
Travelers Cheques for Two	\$ 1.50 per \$100	

All terms are subject to change.

* All Business Checking Accounts require a \$100 minimum deposit.