

# FORTRESS BANK EFT SERVICES

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

## ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES

### Consumer Online Banking Service

If you have this online banking service, the following limitations and fees will apply to your account:

- \* For security purposes, there are limits on the frequency and amount of transfers you may make using this Online Banking Service.
- \* There is no charge for banking online with us.

### Account to Account (A2A) Internet-Banking Transfer of Funds

If you have this online banking service, the following limitations and fees will apply to your account:

- \* Per transfer Minimum \$20  
Maximum \$1,000
- Per day Maximum 3 transfers  
Maximum \$2,000
- Per week Maximum 5 transfers  
Maximum \$3,000

Additional frequency of transfer limits also apply for savings accounts as stated in the Truth in Savings disclosure.  
May take 3-5 business days to complete the transfer.  
May only transfer funds into or out of a Fortress Bank account.

- \* Failed transfer - \$25

### Person to Person (P2P) Internet-Banking Transfer of Funds

If you have this online banking service, the following limitations and fees will apply to your account:

- |              | <u>Sending Payments</u>               | <u>Receiving Payments</u>             |
|--------------|---------------------------------------|---------------------------------------|
| Per transfer | Minimum \$10<br>Maximum \$250         | Minimum \$10<br>Maximum \$250         |
| Per day      | Maximum 10 transfers<br>Maximum \$250 | Maximum 10 transfers<br>Maximum \$250 |
| Per week     | Maximum \$2,000                       | Maximum \$3,000                       |

Additional frequency of transfer limits also apply for savings accounts as stated in the Truth in Savings disclosure.  
May take 2-3 business days for the transfer to occur.

- \* Failed transfer - \$25

### ATM Services

If you have this ATM service, the following limitations and fees will apply to your account:

- \* You may withdraw up to a maximum of \$300.00 (if there are sufficient funds in your account) per day.
- \* For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.
- \* There is no charge for ATM withdrawals at machines owned by us.
- \* There is a \$1.00 charge for each ATM withdrawal at machines we do not own.
- \* There is no charge for ATM deposits at machines owned by us.
- \* There is a Replacement Card Fee of \$5.00 per card.
- \* Recapture fee may apply \$15.00.

### Other Direct Deposits

If you have this EFT service, the following limitations and fees will apply to your account:

- \* We do not charge for any preauthorized EFTs.

### Preauthorized Debits

If you have this EFT service, the following limitations and fees will apply to your account:

- \* We do not charge for any preauthorized EFTs.

### Government Direct Deposit

If you have this EFT service, the following limitations and fees will apply to your account:

- \* We do not charge for any preauthorized EFTs.

### Debit Card Service

If you have this Combined ATM/Point of Sale/Debit Card service, the following limitations and fees will apply to your account:

- \* You may withdraw up to a maximum of \$300.00 (if there are sufficient funds in your account) per day.
- \* For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- \* There is no charge for ATM withdrawals at machines owned by us.
- \* There is a \$1.00 charge for each ATM withdrawal at machines we do not own.

- \* There is no charge for ATM deposits at machines owned by us.
- \* There is a Replacement Card Fee of \$5.00 per card.
- \* Recapture Fee may apply \$15.00.
- \* You may purchase up to a maximum of \$500.00 worth of goods and services per day, exclusive of ATM withdrawals.
- \* We do not charge for any POS transactions.

**Telephone Access Service**

If you have this Telephone Access service, the following limitations and fees will apply to your account:

- \* There are no limits on the number or dollar amount of inquiries, transfers or withdrawals you may make per day.
- \* For security purposes, there are limits on the frequency and amount of transfers you may make using this Audio Response service.
- \* We do not charge for any Audio Response Transactions.

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