

FORTRESS BANK EFT SERVICES

April 15, 2019

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 online banking 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
Maximum \$250 | Minimum \$10
Maximum \$250 |
| Per day | Maximum 10 transfers
Maximum \$250 | Maximum 10 transfers
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 \$2.00 charge for each ATM withdrawal at machines we do not own.
- * There is no charge for ATM deposits at machines owned by us.
- * Express & Interest Checking \$5.00 by mail or \$10.00 for instant issue. Rewards Checking free by mail or \$5.00 for instant issue. 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 \$2.00 charge for each ATM withdrawal at machines we do not own.

- * There is no charge for ATM deposits at machines owned by us.
- * Express & Interest Checking \$5.00 by mail or \$10.00 for instant issue. Rewards Checking free by mail or \$5.00 for instant issue. 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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