

Please be advised, when the word “Bank” is referenced in these documents, it is intended to represent Chemung Canal Trust Company and/or Chemung Canal Trust Company DBA Capital Bank, a Division of Chemung Canal Trust Company.

THE FOLLOWING TERMS APPLY TO ALL PERSONAL CHECKING ACCOUNTS:

- A minimum deposit is required to open any personal deposit account
- All accounts are subject to fees for transactions made at non-Bank ATM terminals
- All accounts are subject to fees for overdraft and other banking services listed in this schedule
- All rates are subject to change at bank’s discretion

CHECKING

Free Checking – Unlimited transactions with no monthly or per-check fee and no minimum balance requirements.

49 Forever - Unlimited transactions with no monthly per-check fee and no minimum balance requirements. This account is entitled to 4 free ATM transactions per month (CCTC fees only) at non-Bank ATM terminals.

Global Checking 1.0 – Young adults between the ages of 13 and 17 qualify for a free checking account with no per check fees, no minimum balance requirements, no non-bank ATM fees, and no incoming wire fees. E-statements are required to avoid \$1 monthly service charge. At age 18 this product will automatically transition into the Global Checking 2.0 product.

Global Checking 2.0 – Unlimited transactions with no per check fees, no minimum balance requirements, no non-bank ATM fees, and no incoming wire fees. At age 26 this product will automatically transition into the Global Checking product. A \$10 maintenance fee will be assessed each month if the following criteria are not met:

- 5 non-PIN based debit card transactions
- Monthly E-statements

Global Checking – Unlimited transactions with no per check fees, no minimum balance requirements and no non-bank ATM fees. A \$10 maintenance fee will be assessed each month if the following criteria are not met:

- 8 non-PIN based debit card transactions
- Monthly E-statements
- 1 regularly scheduled direct deposit

Variable Interest Rate NOW Checking – Unlimited transactions with no per-check fee. A maintenance fee of \$10 will be charged each month if the daily ledger balance is less than \$1,000.

Variable Interest Rate Health Savings Account – This checking account is offered with no minimum deposit or minimum monthly balance requirement. No monthly maintenance fee, and Debit cards will be issued.

Variable Interest Rate Personal Insured Money Market (IMMA) – A maintenance fee of \$10 will be charged each month if the daily ledger balance is less than \$1,000. If more than 6 checks are paid in a calendar month, an excessive check fee will be assessed of \$3 per check.

Variable Interest Rate Prestige/Privilege Insured Money Market (IMMA) – A maintenance fee of \$10 will be charged each month if the daily ledger balance is less than \$1,000. If more than 6 checks are paid in a calendar month, an excessive check fee will be assessed of \$3 per check.

SAVINGS

Variable Interest Rate Personal Savings Account — A maintenance fee of \$3 each month will be assessed if the daily ledger balance is less than \$250.

Variable Interest Rate Youth Savings - For children and young adults under the age of 22, the minimum opening deposit is \$1, there is no monthly service fee and the minimum balance required to earn interest is \$1. Upon reaching the age of 22, these accounts will be converted to the Variable-Rate Personal Savings account and become subject to the rules listed above.

Investment Certificates & Individual Retirement Accounts - The minimum penalty for any early withdrawal will be \$35 and the fee to transfer IRA funds to another institution will be \$35.

■ Account Closed by Mail	\$35.00
■ Account Closed within first 3 Months	\$35.00
■ ATM fee (Non-Bank ATM)	\$2.00
■ Auto Pay Temporary Suspension Fee	\$35.00
■ Canadian Checks Deposited	\$35.00
■ Check Cashing-Not ON US (Non-Customer)	\$35.00/check
■ Check Cashing-ON US (Non-Customer)	\$5.00/check
■ Check Images Returned with Statement	\$3.00 / month
■ Collections	\$35.00
■ Counter Checks	\$1.00 each
■ Deposited/Cashed Check Returned	\$10.00
■ Deposited ACH Item Returned	\$10.00
■ Duplicate Lien Release	\$35.00
■ Holiday Club Withdrawal or Closeout	\$5.00
■ Home Equity Line of Credit Fixed Rate Conversion	\$50.00 each occurrence
■ Inactive/Dormant Account (Checking)	\$5.00 / month
■ Legal Papers Served on Account	\$100.00
■ Letter of Protest	\$35.00
■ Money Order	\$3.00
■ Notary Fee	\$2.00 Each Document
■ Official Check (Treasurer's Check)	\$5.00
■ Non-Sufficient Funds & Returned Items	\$35.00 per item (Personal accounts will not exceed 5 items per day)
■ Replacement Loan Coupon Book	\$10.00
■ Replacement of MasterCard Check Cards	\$5.00
■ Statement Copy	\$5.00 per statement
■ Stop Payment	\$35.00
■ Stop Payment fee when using Business Banker	\$30.00
■ Sustained Overdraft Fee	\$35.00
■ Savings and Line of Credit Overdraft Protection	\$3.00 each transfer
■ Unavailable Funds	\$35.00 per item (Personal accounts will not exceed 5 items per day)
■ Undeliverable Mail Fee	\$5.00 per statement
Wire Transfer:	
Incoming (Domestic or Foreign)	\$15.00
Outgoing (Domestic)	\$25.00
Outgoing (Foreign)	\$40.00
Research	
Research per hour	\$50.00
Personalized Check Orders and Deposit Tickets	
Price depends on style and quantity ordered	