

Business Fee Schedule



Small Business Checking

DESCRIPTION	AMOUNT	ADDITIONAL DETAILS
Maintenance Service Charge	None	Per statement cycle.
Minimum balance to avoid Maintenance Service Charge	None	Per statement cycle.
First 100 items	None	Per statement cycle. The first 100 items presented during a statement cycle are not charged the per item fees until the total number of items exceed 100. Items include each: check paid, check deposited, deposit ticket, ACH debit or credit, ATM deposit or withdrawal.
Items in excess of 100	\$0.25	Per item. Items in excess of 100 will be charged a fee of \$0.25 per item.
Paper Statement	\$5.00	Per statement cycle. Waived by enrolling in electronic delivery (eStatements).

Advantage Business Checking

DESCRIPTION	AMOUNT	ADDITIONAL DETAILS
Maintenance Service Charge	\$15.00	Per statement cycle.
Minimum balance to avoid Maintenance Service Charge	\$1,500.00 average daily balance or combined balance of \$10,000.00	Your Maintenance Service Charge will be waived when you meet one of the following options during the statement cycle: <ul style="list-style-type: none">» maintain an average daily balance of \$1,500.00 or more OR» maintain a combined balance of \$10,000.00 or more in linked business checking, money market, or savings accounts (with the same Tax Identification Number)
First 500 items	None	Per statement cycle. The first 500 items presented collectively during a statement cycle are not charged the per item fee until the total number of items exceed 500. Items include each: check paid, check deposited, deposit ticket, ACH debit or credit, ATM deposit or withdrawal).
Items in excess of 500	\$0.15	Per item. Items in excess of 500 will be charged a fee of \$0.15 per item.
Paper Statement	\$5.00	Per statement cycle. Waived by enrolling in electronic delivery (eStatements).
Special Conditions	Maintenance Service Charges waived for Non-Profit Organizations with 501(c)(3) documents.	

Enterprise Checking

DESCRIPTION	AMOUNT	ADDITIONAL DETAILS
Maintenance Service Charge	\$12.00	Per statement cycle.
Checks Paid	\$0.15	Per item.
Cash Handling Fee (Cash Deposited)	\$0.01 - \$15,000.00 = \$0.00 \$15,000.01 - \$30,000.00 = \$15.00 \$30,000.01 - \$45,000.00 = \$30.00 \$45,000.01 - \$60,000.00 = \$45.00 \$60,000.01 - \$75,000.00 = \$50.00 \$75,000.01 - \$90,000.00 = \$75.00 \$90,000.01 - \$99,999,999.99 = \$90.00	Per deposit, posted monthly.
Checks Deposited	\$0.15	Per item.
Deposit Tickets	\$0.20	Per item.
ACH debits and credits	\$0.15	Per item. Automated Clearing House ("ACH") debits and credits
ATM deposits and withdrawals	\$0.15	Per each transaction at ATM.
Paper Statement	\$5.00	Per statement cycle. Waived by enrolling in electronic delivery (eStatements).
Earnings Credit Rate ¹	Varies	An "earnings credit" ¹ may offset the Maintenance Service Charge, per item fees and certain Cash Management Services fees. Visit www.torringtonsavings.bank for current rates.

Zero Balance Account subaccount(s) - Enterprise Checking Required - all fees apply

DESCRIPTION	AMOUNT	ADDITIONAL DETAILS
Maintenance Service Charge	\$10.00	Per statement cycle.

Better Business Money Market

DESCRIPTION	AMOUNT	ADDITIONAL DETAILS
Maintenance Service Charge	\$15.00	Per statement cycle.
Minimum balance to avoid Maintenance Service Charge	\$2,500.00 average daily balance	Your Maintenance Service Charge will be waived when you maintain an average daily balance of \$2,500.00 or more during the statement cycle.

Cash Management Services

To help you efficiently and successfully manage your business, we also offer Cash Management Services² including ACH Origination, Business Mobile Deposit and Merchant Remote Deposit Capture. Please inquire with your local Business Banker to learn more.

See your Terms and Conditions of Your Account for specific account details. In addition to the fees set forth herein, additional fees may apply. Refer to the Common Fee Schedule and your applicable terms of service, or contact your bank representative for further information.

The Enterprise Checking Account Analysis "Service Charge Assessed" found on your monthly checking account statement is a consolidated charge for certain monthly activity and service fees. The Account Analysis Service Charge will vary based upon the variety and volume of your account activity. You may request that we combine account activity for multiple business accounts to generate a consolidated account analysis statement. You will

be required to designate a single control account for the assessment of the account analysis Service Charge.

1) Earnings credit is applied to reduce or eliminate some of the fees on the account during the statement cycle. The rate is disclosed on the account analysis statement. The rate is set at the Bank's discretion and is subject to change without prior notice. If the earnings credits exceed those fees for any statement cycle, you will be assessed none of those fees but you will not be paid, carry forward or otherwise receive credit for any excess earnings credits. If the earnings credits are less than the fees during that statement cycle, you will be assessed an Account Analysis Service Charge for the difference. The average collected balance is the sum of daily balances in an account, less the total of uncollected items (funds not available), divided by the number of days in the period. At our discretion, the periodic earnings credit rate may change at any time. 2) Please refer to separate Cash Management Fee Schedule for additional fees that may apply. Refer to your applicable agreements and/or terms of service, or contact your bank representative for further information.

