



**FEE SCHEDULE**  
**CONSUMER ACCOUNTS**

EFFECTIVE 06/7/2010

Account Research	\$50 per hour (minimum ½ hour)
American Express Traveler's Checks Gift Checks	\$2 per \$100 \$2.50 per check
ATM/Debit Card <sup>1</sup>	
Replacement Card	\$15
Replacement PIN	\$15
Card/PIN Overnight	\$75
Cashier's Checks To 3rd Parties	\$10
Check Images Returned with Statements	\$2 per Acct/Stmt
Check Printing	Prices Vary
Coin Counting <sup>2</sup>	No Charge
Combined Statement	No Charge
Copies	
Checks	\$5 per Check
Statements	\$5 per statement
Escheat Fee	\$50
Excess Transaction Fee (For Money Market and Statement Savings Accounts)	\$8 per Item
Garnishments	\$150
Inactivity <sup>3</sup> Monthly Fee	\$10
Levies	\$125
Money Orders (Customers Only)	\$3
Online Banking <sup>4</sup>	No Charge
Online Bill Pay <sup>5</sup>	No Charge
Overdraft Protection <sup>6</sup>	Prices Vary
Overnight Mail	\$25
Returned Items	
ACH Return Item	\$30
Deposit Item	\$10
Paid Extended Overdraft (EOD) Fee <sup>6</sup>	\$30 per Trans
Non Sufficient Funds (NSF) Paid	\$30 per Trans
Non Sufficient Funds (NSF) Returned	\$30 per Trans
Uncollected Funds (UNC)	\$30 per Trans
Safe Deposit Boxes	Prices Vary

Special Statement	\$10
Stop Payments	\$25 per item
Wire Transfers	
Incoming Domestic	\$10
Incoming International	\$25
Outgoing Domestic	\$25
Outgoing International	\$50

Maintenance Fees for Consumer Accounts

Account Type	Minimum Collected Balance/Combined Collected Balance to Avoid Fee	Monthly Fee
Basic Checking	\$0/NA	\$0 <sup>7</sup>
Regular Checking	\$500/\$2,500	\$8
Interest Checking	\$1,000/5,000	\$10
No Fee Int Checking	\$0/NA	\$0
Statement Savings	\$250/NA	\$5
Money Market Savings	\$1,000/NA	\$10

1. NOTICE REGARDING ATM FEES BY OTHERS - When you perform certain types of transactions at an ATM not owned or operated by NOVA Bank, you may be surcharged for the transaction by the owner or operator of that ATM and/or an automated network to which the ATM is connected. Card Transactions completed outside the USA are subject to a Cross Border Transaction Fee of 80 basis points and a Conversion Fee equal to 20 basis points of the U.S. Currency value of the transaction.
2. Currently at our Havertown, Lionville, Media, Plymouth Meeting and South St. locations.
3. Account is considered inactive after 2 years of no activity for savings accounts or one year for other deposit accounts.
4. If you are a new customer and sign up for online banking, you will be assessed a \$2 fee for paper statements. (Those who have not had a deposit account with us in the last 30 days are regarded as new customers).
5. Free for personal accounts and for personal use only. All overdraft protection (including EOD) fees will apply to overdrafts created by check, in-person withdrawal, ACH withdrawals and other types of authorized withdrawals. (This item does not apply to ATM transactions OR everyday debit card transactions unless you have "Opted In" to authorize payment on these types of transactions.)
6. The availability of some overdraft protection options is limited. Please contact us for details. All overdraft protection (including EOD) fees will apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable.
7. Up to 15 paid checks per statement cycle. There will be a \$0.50 charge for each paid check in excess of 15 checks per statement cycle.

For questions or concerns, please contact our customer service department at 877.NOVABANK, via email at [info@novabank.com](mailto:info@novabank.com), or visit any one of our business centers. For hours and locations of our business centers, please visit our website: [www.novabank.com](http://www.novabank.com). Member FDIC.