



Sandy Spring Bank - 2013 Fee Schedule

HERITAGE
STRENGTH
TEAMWORK
COMMITMENT

Commercial Checking Account

Minimum Opening Deposit: \$50

Monthly Service Charges: Our monthly analysis program allows many fees and charges on our Commercial Analysis accounts to be offset by an earnings credit.

The earnings credit rate or ECR is calculated on the current month's average collected balance less an amount that we determine applies for reserves. If government reserve policies change, we may increase or decrease the reserve amount without notice. The earnings allowance applies to the current statement cycle only and does not apply to any other statement period.

The earnings credit will be used as available to offset the following fees:

■ Usual & Customary Items

■ Monthly Maintenance	\$18
■ Check Paid	\$0.18
■ Check Deposited	\$0.11
■ Cash Deposited	\$0.10 per 100 over \$5,000 per month
■ Over the Counter Cashed Checks	\$0.30
■ ACH Debit Received	\$0.18
■ ACH Credit Received	\$0.18
■ Other Debit	\$0.18
■ Other Credit	\$0.18
■ Deposit Made	\$0.50
■ Returned Deposited Item	\$10
■ Stop Payment	\$32
■ Wire Transfer	See Wire Transfer pricing
■ Outgoing Collection	\$15
■ Coin Processing	\$5 per bag or container (this fee is in addition to the Cash Deposited fee)
■ Funds Usage Fee	Prime plus 3%
■ Check Safekeeping	No charge

The funds usage fee is calculated on the daily deficit balance.





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■ Optional Services (monthly fees):

■ Return Item Special Handling	\$20
■ Additional Statement to Another Address	\$5
■ Irregular Statement Cycle	\$5
■ Two Statements Per Month	\$10
■ Weekly Statements	\$20
■ Image Statement	\$5
■ CD Image Statement	\$10 plus \$0.04 per item

■ Additional Features:

- Free Workplace Banking Program for employees.





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FEE SCHEDULE for SELECT SERVICES

■ **Wire Transfer:** Available to deposit account clients only.

■ **Manual**

■ Outgoing Domestic	\$25
■ Outgoing International	\$50
■ Any Incoming	\$15
■ Tracer Fee	\$35
■ Book Transfer	\$ 3

■ **Automated**

■ Monthly fee	\$15
■ Outgoing Domestic	\$10
■ Outgoing International	\$30
■ Any Incoming	\$15
■ Tracer Fee	\$35
■ Book Transfer	\$ 3

US dollar international wires may be subject to additional fees assessed by correspondent banks.

■ **eBiz, Comprehensive Online Banking**

■ Silver Monthly Maint. (for access up to 3 accounts)	\$ FREE
■ Gold Monthly Maint. (for access up to 5 accounts)	\$6.95 per month
■ Additional Accounts	3.00 per account
■ Positive Pay Monthly Maintenance	50.00 per month / per acct.
■ Item Fee	.06 per item
■ Issue File (First 20 files free)	10.00 per file after 20

