

Account Changes will be effective with your first statement cycle after 12/31/13.

<b>First Bank of Manhattan</b>			<b>Fee</b>
<b>Fee Description</b>	<b>Frequency</b>		<b>Effective as of January 1, 2014</b>
<i>Money Orders:</i>	<i>Each Check</i>	\$	1.00
<i>Cashier's Checks:</i>	<i>Each Check</i>	\$	2.00
<i>Dormant Account Fee: (After 1 year of inactivity)</i>	<i>Each Month</i>	\$	5.00
<i>Overdraft Charge:</i>	<i>Per Item</i>	\$	30.00
<i>Daily Overdraft Fee:</i>	<i>Daily after 3 days</i>	\$	5.00
<i>Sweep Transfers:</i>	<i>Each Transfer</i>	\$	5.00
<i>Deposited or Cashed Item Returned Unpaid:</i>	<i>Per Item</i>	\$	5.00
<i>Stop Payments:</i>	<i>Per Item</i>	\$	30.00
<i>Account Balancing Assistance:</i>	<i>Per Hour</i>	\$	25.00
<i>Check Copies</i>	<i>Each Check</i>	\$	1.00
<i>Garnishments/Levies/Subpoena:</i>	<i>Per Occurrence</i>	\$	50.00 *Plus Attorneys fees.
<i>Account Closed Within 90 Days of Opening:</i>	<i>Each Account</i>	\$	20.00
<i>Lost Passbooks:</i>	<i>Per Book</i>	\$	5.00
<i>Collection Items:</i>	<i>Per Item</i>	\$	10.00
<i>Foreign Currency Purchase:</i>	<i>Each Purchase</i>	\$	15.00
<i>ATM Card Replacement Cost:</i>	<i>Each Card</i>	\$	10.00
<i>Wire Transfers:</i>			
<i>Outgoing Account Holder</i>	<i>Per Wire</i>	\$	20.00
<i>Outgoing Non Account Holder with Manager Approval</i>	<i>Per Wire</i>	\$	25.00
<i>International</i>	<i>Per Wire</i>	\$	50.00
<i>Outgoing IRA Rollover / Transfer Fee</i>	<i>Each Transfer</i>	\$	25.00
<i>Counter Check Fee</i>	<i>10 Checks</i>	\$	2.00
<i>Returned mailed or statement Fee</i>	<i>Each occurrence after 2nd mailing is returned</i>	\$	5.00
<i>Indemnity Bond for Lost Documents</i>	<i>Each Document</i>	\$	10.00
<i>Copies of Statements (Includes certification for third parties)</i>	<i>Each Statement</i>	\$	5.00
<i>Safe Deposit Lost Key Letter or loss of key when Surrendered</i>	<i>Each Key</i>	\$	15.00
<i>Safe Deposit Box Late Charge Fee</i>	<i>When 30 days late</i>	\$	5.00
<i>Checks payable through banks outside of the United States received for Deposit</i>	<i>Each Item * Checks Drawn in non-US funds will be valued by the exchange rate in effect when the item is received by our third party processor.</i>	\$	20.00