



## ePlus Checking\*

### A Guide to Your Common Checking Account Fees

|                                  |  |  |
|----------------------------------|--|--|
| <b>Account opening and usage</b> | Minimum deposit to open the account                    | \$25   |
|                                  | Monthly maintenance fee                                | \$10   |
|                                  | Minimum daily balance to avoid monthly maintenance fee | \$0.00   |
|                                  | Way to avoid the monthly maintenance fee               | You must receive e-statements only and make ten (10) or more electronic payment transactions that post to your account during the statement cycle.   |
|                                  | Pays interest  | No   |
|                                  | ATM fees   | \$0.00 for using a People's United Bank ATM<br>\$3.00 for using a non-People's United Bank ATM. The institution that owns the terminal or network may assess a fee (surcharge) at the time of your transaction, including balance inquiries. |

|                                       |  |  |
|---------------------------------------|--|--|
| <b>Overdraft information and fees</b> | Overdraft fee for items paid or returned   | \$37.00 for each item  |
|                                       | Uncollected/UAF fee for items paid or returned   | \$37.00 for each item  |
|                                       | Limit of the total overdraft and uncollected fees we charge to your account (whether paid or returned) per day | 5 per account  |
|                                       | Overdraft protection sweep transfer fee  | \$10 for each day we transfer available funds from an enrolled savings or money market account   |
|                                       | Overdraft fee threshold  | If, after all items have been posted at the end of day, your account is overdrawn by \$5 or more, we will charge you an Overdraft or Uncollected Fee for each transaction that overdraws your account. |

|  |  |   |
|--|--|---|
| <b>Overdraft options for customers with debit or ATM cards</b> | <b>Overdraft Protection Coverage</b><br>We offer an overdraft service with our personal checking accounts which may cover your transaction even when you do not have enough money in your checking account. When you opt-in to this service, your ATM and everyday debit card transactions may be authorized at the bank's discretion when you do not have enough money in your checking account or have not linked another account to cover your transaction.<br><br>For more information on Overdraft Protection Coverage please visit your local branch or call us at 1-800-294-2273.<br><b>We also offer other services or overdraft protection plans, such as a link to another account or an overdraft line of credit which may be less expensive.</b> |   |
|  | <b>Default Option</b><br>You <u>do not</u> enroll or opt-in to our Overdraft Protection Coverage   | This means that your account is set up to decline any ATM or one-time debit card transactions that may overdraw your account. Your transactions will be declined and you will not be charged an overdraft or uncollected fee. We may authorize and pay other transaction types (for example checks) at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. These other transactions may overdraw your account and you will be charged an overdraft or UAF fee. |
|  | <b>Opt-In Option</b><br>You do enroll or opt-in to our Overdraft Protection Coverage   | This means that you have chosen to allow People's United Bank to authorize ATM and one-time debit card transactions when you do not have enough available money in your account. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.  |
|  |  |   |

|                          |  |  |
|--------------------------|--|--|
| <b>Other Common Fees</b> | Debit card monthly fee                     | \$0.00   |
|                          | Online bank statements                     | \$0.00   |
|                          | Online check images                        | \$0.00   |
|                          | Monthly paper statements with check images | \$3.00 plus monthly maintenance fee  |
|                          | Cashier's check                            | \$10.00  |
|                          | Returned deposited or cash item            | \$13.00  |
|                          | Check printing                             | varies   |
|                          | International assessment fee               | 3% of the US Dollar amount of your ATM or debit card purchase in a foreign country or foreign currency |
|                          | Stop Payment                               | \$30.00  |
|                          | Online external transfer fee (outgoing)    | \$2.50   |
|                          | Legal process                              | \$100  |
|                          | ATM/Debit Card replacement fee             | \$10.00  |

\*The summary of fees is applicable to the zip code you provided us on peoples.com.

For a full schedule of fees and charges see the Schedule of Deposit Account Charges or visit your local branch.



## ePlus Checking\*

### A Guide to Your Common Checking Account Fees

|   |  |  |
|---|--|--|
| <b>Other Common Fees</b> <i>(Continued)</i> | Rush ATM/Debit Card replacement fee  | \$25.00  |
|   | Expedited online bill payments   | \$5.95 (electronic) or \$17.95 (paper check)   |
|   | Research charges   | \$3.00 per page and \$25.00 per hour or any portion  |
|   | Abandoned account escheatment  | \$50.00  |
| <b>Wire Transfers</b>                       | Outgoing   | \$30.00 for domestic transfers in US Dollars<br>\$40.00 for international transfers in US Dollars<br>\$40.00 for international transfers in foreign currency   |
|   | Incoming domestic or international   | \$15.00  |
| <b>Processing Policies</b>                  | Posting order<br>The order in which withdrawals and deposits are processed               | We post transactions to your account in the following order:<br><b>First</b> , deposits and credits are posted.<br><b>Next</b> , we post withdrawals for which we have already made payment to you or third parties. These include bill payment debits, OTC cashed checks (checks you've written that are cashed in our branches), automatic transfers, cash or ATM withdrawals, debit card purchases, and online transfers.<br><b>Finally</b> , we post other withdrawals that we still have some discretion as to whether to pay or not. These include ACH debits and checks you have written that were presented to us by other banks, including electronic checks.<br>If multiple transactions of the same category are presented, we sort them in order of the highest to lowest dollar amount.   |
|   | Deposit availability (Hold Policy)<br>When funds deposited to your account are available | <b>Cash deposited in person at one of our branches:</b> same business day<br><br><b>Electronic direct deposits, wire transfers and preauthorized credits:</b> same business day<br><br><b>Funds from all other deposits:</b> depending on the item, funds are generally available on the next business day. Longer delays may apply<br><br>A "Business Day" is a non-holiday week day. If you make a deposit on a Business Day that we are open, we will consider that day to be the day we receive your deposit, if you make the deposit:<br><ul style="list-style-type: none"> <li>• in person at a branch.</li> <li>• before 2:00 p.m. ET for the total of your deposits or any transfers at one of our ATMs.</li> <li>• before 7:00 p.m. ET for telephone or Online Transfers.</li> <li>• before 7:00 a.m. ET for deposits made at a night depository.</li> <li>• before 7:00 p.m. ET for mobile deposits that are received and accepted by us before this time.</li> </ul> <p>This represents our general policy. For specific details, please see the Funds Availability Policy in the Consumer Deposit Account Agreement.</p> |
| <b>Dispute Resolution</b>                   | Dispute Resolution Agreement   | Our Consumer Deposit Account Agreement governs the terms and conditions of personal deposit accounts. Please refer to the Agreement for complete checking account details. If you have questions or would like more information you may visit your local branch or call us at 1-800-894-0300.  |

\*The summary of fees is applicable to the zip code you provided us on peoples.com.  
For a full schedule of fees and charges see the Schedule of Deposit Account Charges or visit your local branch.