



ePlus Checking*

A Guide to Your Common Checking Account Fees

Account opening and usage	Minimum deposit to open the account	\$25
	Monthly service charge	\$10
	Minimum daily balance to avoid monthly service charge	Not applicable
	Way to avoid the monthly service charge	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 \$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.

Overdraft information and fees	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.

Overdraft options for customers with debit or ATM cards	Overdraft Protection Coverage 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. For more information on Overdraft Protection Coverage please visit your local branch or call us at 1-800-294-2273. 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.	
	Default Option 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.
	Opt-In Option 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.

Other Common Fees	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 service charge
	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.



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Other Common Fees (Continued)	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

Wire Transfers	Outgoing	\$30.00 for domestic transfers in US Dollars \$40.00 for international transfers in US Dollars \$40.00 for international transfers in foreign currency
	Incoming domestic or international	\$15.00

Posting Order	In determining the posting order, we have chosen to divide checks and other items presented to your account into different categories. The categories are based on the type of transaction. If multiple items are presented for payment on the same business day, we sort the items by category before posting them to your account at the end of the day. The posting order is described in the chart below.	
	Posting Order	Transaction Categories
	1st	Deposits and credits
	2nd	Overdraft and Uncollected Fees from prior business day**
	3rd	Bill payment debits (made through online or mobile banking)
	4th	Over the counter cashed checks (checks you've written that are cashed in our branches)
	5th	Other priority debits (such as cash withdrawals, online transfers, and wire transfers)
	6th	ATM and Point of Sale transactions (made using your ATM or Debit card)
	7th	ACH debits
	8th	Over the counter deposited checks, inclearing checks (checks you've written that were presented for payment by other banks) and electronic checks
9th	Other Debits	
**Fees generally post in the following order: Overdraft and Uncollected Fees from the prior business day post first; many activity based fees post next to their corresponding transaction; and other types of fees assessed monthly post last.		

Funds Availability	Deposit availability (Hold Policy) When funds deposited to your account are available	Cash deposited in person at one of our branches: same business day
		Electronic direct deposits, wire transfers and preauthorized credits: same business day
		Funds from all other deposits: depending on the item, funds are generally available on the next business day. Longer delays may apply
		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:
		<ul style="list-style-type: none"> • in person at a branch. • before 7:00 p.m. ET for the total of your deposits or any transfers at one of our ATMs.

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Funds Availability <i>(Continued)</i>		<ul style="list-style-type: none">• before 7:00 p.m. ET for telephone or Online Transfers.• before 7:00 a.m. ET for deposits made at a night depository.• before 7:00 p.m. ET for mobile deposits that are received and accepted by us before this time. <p>This represents our general policy. For specific details, please see the Funds Availability Policy in the Consumer Deposit Account Agreement.</p>
Dispute Resolution	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.

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