

Common Features

(Limits and Fees)

Hometown Bank of Pennsylvania
638 East Pitt Street PO Box 652
Bedford, PA 15522
(814) 623-6093

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Balancing Assistance (per hour)	\$25.00
Minimum fee	\$25.00
Early Closure Checking/Savings (if closed within 6 months of opening)	\$5.00
Early Closure Christmas Club	\$20.00
ATM/Debit Card Replacement	\$5.00
Withdrawal at Foreign ATM	\$1.00
A fee (surcharge) may also be charged by the owner of the foreign ATM.	
International VISA Transaction Fee	1%
ATM/Debit Card Mini Statement	\$2.00
ATM/Debit Card PIN Replacement	\$10.00
Check Images on CD (per CD)	\$10.00
Minimum per statement cycle \$10.00	
Cash Advance Fee for Non-Customer	\$5.00
Coin & Currency Counting for Non-Customer	12% of total
Minimum charge of \$15.00	
Collection Item Domestic (+ Correspondent Fee)	\$20.00
Collection Item Foreign (+ Correspondent Fee)	\$40.00
Counter Check	\$2.00
Court Order/Garnishment/Writ/Levy	\$100.00
Deposit Item Returned - Buyback	\$15.00
Deposit Item Returned - Charge back (debit account)	\$15.00
Deposit Item Returned - Redeposit	\$15.00
Dormant Account - No activity for 2 years, balance is <500.00	\$5.00 per month
Escheat Fee	\$10.00
Imprinted Checks and Deposit Tickets	Catalog Price

Internet Banking with Bill Payment (per month)	No Charge
Loan Amortization Schedule	\$5.00
Loan Coupon Book Replacement	\$10.00
Night Deposit Bag	\$25.00
Night Deposit Key Replacement	\$5.00
Official Check	\$8.00
OneClick Bill Pay Services	
Charitable Donation \$1.99	
Gift Pay \$2.99	
Overnight Check Delivery \$34.95	
Second Day Check Delivery \$29.95	
Second Day Electronic Delivery \$6.95	
Personal Money Order	\$4.00
Reproduce Items from Bank Records	
.50 per item plus research time	
Research Time \$5.00 minimum, per quarter hour	
Safe Deposit Box	
Drilling (+ Bank Cost) \$75.00	
Inventory \$50.00	
Key Replacement \$25.00	
Late Charge \$10.00	
Statements (fee per statement)	
Copy of Full Statement w/check images \$10.00	
Copy of Statement \$5.00	
Duplicate Statement \$5.00	
Stop Payment	\$30.00
Wire Transfer	
Domestic Incoming \$10.00	
Domestic Outgoing \$20.00	
International Incoming \$20.00	
International Outgoing (+ Cost) \$40.00	
Statement Savings Plus Personal & Non Personal	
Average Ledger Balance below \$5000.00 - \$15.00 Monthly Service Charge	
NOW Sole Proprietor and NOW Non Personal	
Average Monthly Ledger Balance below \$500.00 - \$10.00 monthly service charge	
Items in excess of 75 - .25 per item fee	
Small Business Checking	
Items in excess of 150 - .25 per item fee	
Business Checking	

Average Monthly Ledger Balance Below \$750.00 - \$10.00 monthly service charge
Items in excess of 300 - .25 per item fee

Business Checking 2

Average Monthly Ledger Balance below \$60000.00 - \$25.00 monthly service charge
Average Monthly Ledger Balance below \$30000.00 - \$50.00 monthly service charge
Average Monthly Ledger Balance below \$15000.00 - \$75.00 monthly service charge
Items in excess of 500 - .25 per item fee

Money Market - 1st Class Public Funds

Average Monthly Ledger Balance below \$10000.00 - \$15.00 monthly service charge

Money Market - Personal, Non Personal, Business, Public Funds

Average Monthly Ledger Balance below \$5000 - \$15.00 monthly service charge

Public Funds Interest Checking

Average Monthly Ledger balance below \$10000.00 - \$15.00 monthly service charge
Items in excess of 500 - .25 per item fee

Certificates of Deposit

Early Withdrawal Fee - A \$20.00 handling fee for each certificate may be charged in addition to interest penalties.

IRA External Transfer Fee

A \$50.00 external transfer fee may be imposed on any IRA external transfer.

Account Transfer

by Internet Banking - No Charge
by Telephone - No Charge
by Automated Telephone System - No Charge

Internet Banking with Bill Payment (per month)

Personal Account - No Charge
Business Account - No charge

Excess Transaction Fee (per transaction)

\$20.00

Foreign Currency Exchange

\$25.00 per order

Account Analysis

Stop Payment	\$30.00
Temporary Statement	\$3.00
Special Cutoff Statements	\$5.00
Account Maintenance	\$10.00
Checks Written/ACH Debits	\$.10 per item
Deposits Made/ACH Credits	\$.10 per item
NSF/OD Charges	\$35.00
Return Item Charges	\$15.00
Overdraft Accrual Charges	\$5.00 per day after 5 business days
Check Images on CD	\$25.00
ACH Origination File Fee	\$16.00
ACH Origination per Item Fee	\$.06
Wire Domestic Incoming	\$10.00

Wire Domestic Outgoing	\$20.00
Wire International Incoming	\$20.00
Wire International Outgoing	\$40.00
Remote Deposit Capture Service Fee	\$25.00
Remote Deposit Capture Scanner Fee (per scanner)	\$50.00
Check Positive Pay	\$30.00 per month
ACH Positive Pay	\$30.00 per month
Check & ACH Positive Pay	\$50.00 per month