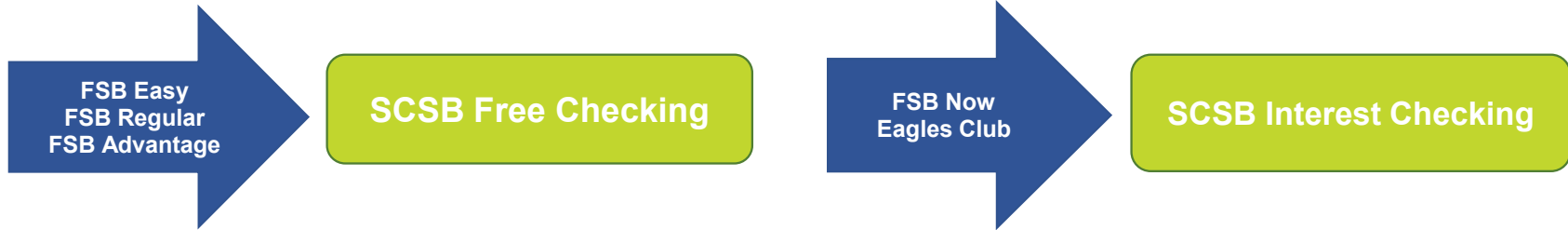


PERSONAL CHECKING ACCOUNTS *Effective 4/17/23*



| PERSONAL CHECKING | | FSB Easy | FSB Regular | FSB Now | Eagles Club | FSB Advantage | SCSB Free Checking | SCSB Interest Checking | |
|-------------------------------------|--------------------------------------|--|--|--|----------------|----------------|--|------------------------|--|
| Key Account Terms & Fees | Minimum to Open | \$25 | \$0 | \$800 | \$0 | \$0 | \$0 | \$0 | |
| | Monthly Maintenance Fee | \$3/mo | \$4 per month + \$.10 for each debit over 20 | \$5 per month + \$.10 for each debit over 30 | \$3 per month | Does Not Apply | Does Not Apply | \$10 per month | |
| | How to Avoid Monthly Maintenance Fee | \$25 balance | \$400 balance | \$800 balance | Does Not Apply | Does Not Apply | Does Not Apply | \$1,000 balance | |
| | Pays Interest | No | No | Yes | Yes | No | No | Yes | |
| Overdraft Options & Fees | Overdraft Protection | You may link an overdraft protection account which has no setup fee or transfer fee. | | | | | You may link an overdraft protection account which has no setup fee or transfer fee. | | |
| | Overdraft Service | Does Not Apply | | | | | This service tells us in advance how to handle transactions that may overdraw your account. | | |
| | Overdraft Item Fee | \$30 for each item (maximum of 5 per day) | \$25 for each item (maximum of 5 per day) | | | | \$30 for each item (maximum of 5 per day) This applies when your account is overdrawn by more than \$30 at the end of the business day or the amount of the item exceeds \$30. | | |
| | Return Item Fee | \$30 for each item (maximum of 5 per day) | \$25 for each item (maximum of 5 per day) | | | | \$30 for each item (maximum of 5 per day) This applies when your account is overdrawn by more than \$30 at the end of the business day or the amount of the item exceeds \$30. | | |

BUSINESS CHECKING ACCOUNTS *Effective 4/17/23*



**SCSB Business Checking (for profit)
SCSB Organization Checking (non-profit)**

| BUSINESS CHECKING | | FSB Business Checking | SCSB Business Checking | SCSB Business Plus Checking | SCSB Organization Checking |
|-------------------------------------|--------------------------------------|--|--|-----------------------------|----------------------------|
| Key Account Terms & Fees | Minimum to Open | \$0 | \$0 | \$0 | \$0 |
| | Monthly Maintenance Fee | \$5 per month + account analysis fees based on transactions | \$7.50 per month + sales tax | \$10 per month + sales tax | \$2 per month + sales tax |
| | How to Avoid Monthly Maintenance Fee | Does Not Apply | \$5,000 in total deposits or less than 200 items | \$100,000 balance | \$200 balance |
| | Pays Interest | No | No | Yes | No |
| Overdraft Options & Fees | Overdraft Protection | You may link an overdraft protection account which has no setup fee or transfer fee. | You may link an overdraft protection account which has no setup fee or transfer fee. | | |
| | Overdraft Service | Does Not Apply | This service tells us in advance how to handle transactions that may overdraw your account. | | |
| | Overdraft Item Fee | \$25 for each item (maximum of 5 per day) | \$30 for each item (maximum of 5 per day) This applies when your account is overdrawn by more than \$30 at the end of the business day or the amount of the item exceeds \$30. | | |
| | Return Item Fee | \$25 for each item (maximum of 5 per day) | \$30 for each item (maximum of 5 per day) This applies when your account is overdrawn by more than \$30 at the end of the business day or the amount of the item exceeds \$30. | | |

SAVINGS ACCOUNTS AND MONEY MARKET ACCOUNTS *Effective 4/17/23*



| SAVINGS & MONEY MARKET | | FSB Passbook Savings | FSB HiFi Savings | SCSB Savings | SCSB Money Market |
|-------------------------------------|--------------------------------------|---|---|---|-------------------|
| Key Account Terms & Fees | Minimum to Open | \$20 | \$0 | \$0 | \$0 |
| | Monthly Maintenance Fee | \$0 | \$0 | \$0 | \$5 |
| | How to Avoid Monthly Maintenance Fee | Does Not Apply | Does Not Apply | Does Not Apply | \$1,000 balance |
| | Pays Interest | Yes | Yes | Yes | Yes |
| | Number of Free Withdrawals | 6 per month | 6 per month | 6 per month | 6 per month |
| | Excessive Withdrawal Fee | \$0 | \$2 per w/d | \$5 per w/d | \$5 per w/d |
| Overdraft Options & Fees | Overdraft Service | Does Not Apply | | This service tells us in advance how to handle transactions that may overdraw your account. | |
| | Overdraft Item Fee | \$20 for each item (maximum of 5 per day) | \$25 for each item (maximum of 5 per day) | \$30 for each item (maximum of 5 per day). This applies when your account is overdrawn by more than \$30 at the end of the business day or the amount of the item exceeds \$30. | |
| | Return Item Fee | \$20 for each item (maximum of 5 per day) | \$25 for each item (maximum of 5 per day) | \$30 for each item (maximum of 5 per day). This applies when your account is overdrawn by more than \$30 at the end of the business day or the amount of the item exceeds \$30. | |