

Key Fee Schedule Changes

Moving from Eastern CT Savings Bank to Ascend Bank

Description	ECSB	Ascend Bank
Bank/Official Checks/Teller Checks	\$3.00	\$8.00
Collection Item Processed	\$15.00	\$30.00
COPIES		
Photocopy (per page)	\$2.00	\$3.00
Copy of paid or deposited item	\$2.00	\$3.00
Copy of Bank Check/Money Order	\$4.00	\$3.00
Copy of Account Statement	\$5.00	\$3.00
Foreign Currency Redemption Plus Correspondent Bank Fees & Delivery Charges	\$15.00	Foreign Currency Per \$2,500 \$25.00
Foreign Currency Purchase Plus Correspondent Bank Fees & Delivery Charges	\$5.00	Foreign Currency Per \$2,500 \$25.00
Legal Process (Levy, Garnishment, etc.)	\$35.00	\$150.00
Money Orders (each)	\$3.00	\$5.00
Notary Services (accountholders only)	No Charge	\$5.00
Overdraft Savings Transfer / Sweeps	\$5.00	\$10.00
Returned Items (deposited, cashed or payment)	\$12.00	\$15.00
Stop Payments (Bank Checks/Money Order)	\$20.00	\$40.00
WIRE TRANSFERS		
Domestic Wire Incoming	\$20.00	\$15.00
Domestic Wire Outgoing	\$20.00	\$25.00
Wire International Foreign Currency	\$30.00	\$40.00
Wire International Outgoing US Dollar	\$30.00	\$30.00
Wire International Incoming	\$20.00	\$15.00
Insufficient Funds/Overdraft Fee: Checks, in-person withdrawals, ACH debit, Debit Card, ATM withdrawal or any other electronic means whether paid or returned (per item)	\$28.00	\$37.00
Checks Presented For Payment Against Uncollected Funds: Checks, ACH debit, Debit Card, ATM withdrawal or any other electronic means whether paid or returned (per item)	\$25.00	37.00
Stop Payment (Check or ACH)	\$25.00	\$40.00
ATM/DEBIT CARD RELATED FEES		
Card Replacement	\$5.00	\$10.00
Rush Card Replacement	\$50.00	\$60.00

IMPORTANT: Please note that Ascend Bank pays interest on collected balance using simple (monthly) compounding, whereas ECSB paid interest on ledger balance using continuous daily compounding.



Visit us Online!

Ascend Bank Transition Page - We've created a set of online resources and communications to help you through this process.
Visit ecs.zoholandingpage.com/transition/ for more details. Call 800.730.6603, email hello@ascend.bank or stop by any branch with questions!



Account Level Changes

In order to ensure full transparency on how some Ascend Bank accounts may work differently than your previous Eastern CT Savings Bank Accounts, please see the chart below which illustrates which specific accounts will see changes to terms.

ECSB Account	Ascend Bank Account	Change
EZ Access MMDA	Mutual Interest MMDA	Monthly service fee changes from \$6.50 to \$10.00 for every month that the average daily balance falls below \$2,500.00. Average daily balance threshold to avoid service fee increases from \$1,500 to \$2,500/month.
Everyday Checking	Aspire Checking	Monthly service fee increases from \$5.00 to \$10.00 and will be imposed every month if the minimum account requirements are not met. Minimum requirements to avoid fee include: active use of a Debit Card each month, by making one or more debit card purchases per month, or a qualifying Direct Deposit each month from an unrelated third party such as payroll, social security or veteran's benefit.
Restart Checking Simply Free Checking 50 Plus Checking NOW Checking No Strings Free Checking DDA Checking	Simple Checking	There is a \$5.00 monthly service fee, avoidable when enrolled in online statements.
Direct Deposit Checking Interest Checking EZ Access Checking	Access Checking	Must maintain a minimum daily balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield, which is an increase from \$25.00/month. A monthly service fee of \$15.00 will be imposed every month if the minimum account requirements are not met. Monthly service fee avoidable with debit card usage and qualifying direct deposit.
Premier Checking	Preferred Access Checking	Minimum average daily balance of \$1,500 and a \$25,000 average monthly minimum aggregate balance in deposits, wealth management or loan accounts (Excludes first mortgages. For lines of credit, we measure the balance as the amount outstanding and not the full line of credit) required in order to avoid a \$20.00 monthly service fee. If you do not meet the minimum requirements stated above, you will not receive the benefit of rebated ATM Activity Charges and you may lose preferred rates on deposit accounts. You must maintain a minimum daily balance of \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.
eStatement Savings Holiday Club Account Statement Savings Free Statement Savings Preferred Statement Savings Statement Savings eStatement Savings Special Norwichtown Estatement Passbooks	eSavings	A monthly service fee of \$2.00 will be imposed every month if the average daily balance falls below \$50.00.
Preferred MMDA Preferred Statement Savings Premier Savings	Smart Savings	A monthly service fee of \$2.00 will be imposed every month if the average daily balance falls below \$50.00. You must maintain a minimum daily balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.
Health Savings	HSA Checking	A monthly service fee of \$2.00 will be imposed every month if the average daily balance falls below \$1,000.00.