FEE SCHEDULE
Schedule of Fees

Tompkins Bank & Trust

FEES AND CHARGES. The following fees and charges may be assessed against your account.

Check printing fees vary by the style of check ordered.

Wires (Personal):

Wire Transfer - Outgoing Domestic	$25.00 per wire
Wire Transfer - Outgoing Foreign	$35.00 per wire
Wire Transfer - Incoming Foreign & Domestic	$15.00 per wire

Cash Services:

»Cashier/Official Check	$5.00 per check
Coin Orders	$.15 per roll
Counter Checks	$1.00 per page
Foreign Currency	Market Rate of Exchange
Wrapping loose coins, preparing Fed-Fit currency	$25.00 per hour
Canadian Check Collection	Market Rate of Exchange

Debit/Check Cards:

W/D SVC (ATM fee when using Non-Tompkins Bank & Trust's ATM)	$2.00 per transaction

Please note that this is in addition to whatever fee is assessed by the owner of the ATM.

Card and PIN Expedite Fee	$75.00 per card or PIN
»Inactivity Fee (Inactivity for 180 days or more)	$5.00 per month
International (INTRNTL) Transaction Processing Fee	1% of Transaction
Replacement - Lost ATM, Check Card or Credit Card	$10.00 for each card replaced

Consumer Digital Banking:

Transfers - Outgoing External	$1.00 for each transfer

Night Depository:

Lock Bag (with keys)	$25.00 per bag
Lost/Replacement Key	$25.00 for each key replaced
Zipper Bags	$5.00 per bag

Safe Deposit:

Annual Box Rental - Rental amount determined by Box Size. For NYS markets, unless you are New York Sales tax exempt, you will be required to pay New York State sales tax on the rental amount of the box.

Box Drilling	$125.00 plus tax
Inventory	$30.00 per hour
Key Replacement	$25.00

Special Handling:

Account Reconciliation	$25.00per hour
Bond of Indemnity	$15.00 each
»Closed Account Fee (if less than 180 days of opening)	$20.00
Copy Fee (Imaged Check, Deposit Tickets, Deposited Items)	$2.00 per page
»Dormant Fee - Checking & Money Market (365 days of inactivity)	$8.00 per month
»Dormant Fee - Savings (730 days of inactivity)	$8.00 per month

**Money Market and Savings Dormant Fee Not applicable to New York markets

IRA Transfer Fee from Tompkins	$25.00 per account
Legal Orders (Domestic Relations, Garnishments, Levies, Writs)	$150.00 per event
Missing/Invalid Tax ID Number (upon 2nd IRS notification)	$50.00
»Overdraft Fee - Paid*	$38.00 per transaction
»Overdraft Fee - Uncollected*	$38.00 per transaction
Photocopies (Use of Photocopier)	$1.00 per page
Research	$30.00 per hour
Stop Payment (Check or ACH)	$35.00 per transaction
Telephone Transfer	$5.00 per transfer
Verification of Deposit/Credit References	$10.00 each for Consumers / $20.00 each for Businesses
Additional Statement Copy	$3.50 each

»Smart Spend Checking Account: If your Tompkins account is a Smart Spend Checking Account, as shown on your monthly statement, all fees noted above apply with the following exceptions:

Cashier/Official Check	$1.50 per check
Debit/Check Card Inactivity Fee (Inactivity for 180 days or more)	$0.00
Closed Account Fee (if less than 180 day of opening)	$0.00
Dormant Fee - Checking (365 days of inactivity)	$0.00
Overdraft Fee - Paid	$0.00
Overdraft Fee - Uncollected	$0.00

Cash Management Solutions:

Please contact a Tompkins Cash Management team member at (607) 274-5990 for fees associated with Cash Management products and services, such as those noted below.

ACH Origination; ACH Filter; ACH Block; Infinity Stop Payment (Check Block); IntraFi Cash Service; Sweep Services; Positive Pay; Remote Deposit Capture; UPIC (Universal Payment Identification Code); Lockbox; and Wires

»*We use the available balance method to determine whether there are sufficient funds in your account to pay for a debit transaction. If the available balance in your account is not sufficient to pay a debit transaction, we may, at our discretion and in accordance with applicable law and your elections, (1) return the debit transaction without paying it or (2) pay the debit transaction. If we pay the debit transaction, you will be responsible to pay the overdrawn balance and we may charge you an overdraft fee. Please refer to our Truth In Savings disclosure (or, if you are a business customer, your Deposit Account Agreement) for complete information about the order in which transactions are processed in your account, and please refer to our Overdraft Courtesy Disclosure and Deposit Account Agreement for a complete description of overdraft fees and how we calculate available balance.