

Prudential Bank & Trust, FSB – Schedule of Charges

Effective March 1, 2005

The Fee Schedule is part of your account agreement and contains information on the fees and minimum balance requirements that apply to your Prudential Bank & Trust, FSB accounts. If you have any questions, please contact a Prudential Bank & Trust representative at 1-888-244-6295, Monday through Friday, 8 AM to 6 PM, Eastern Time.

CERTIFICATES OF DEPOSIT & CERTIFICATE OF DEPOSIT IRA		
Min. Opening Deposit	Early Withdrawal Penalties	Terms
\$1,000	One half of the interest for the term of the CD, earned or unearned. It will be assessed upon the portion of principal withdrawn.	3 mo. – 10 yrs.

SAVINGS IRA ACCOUNTS			
Minimum Opening Deposit	Minimum Additional Deposit	Annual Account Maintenance Fee	
\$0	\$50	<u>Account Balance</u>	<u>Annual Fee</u>
		Less than \$1,000	\$80
		\$1,000-\$9,999.99	\$40
		\$10,000 or more	\$0

CHECKING ACCOUNTS				
Accounts	Minimum Opening Deposit	Average Balance Required to Avoid Monthly Service Charge	Monthly Service Charge	Monthly Service Charge with Direct Deposit
Standard	\$250	N/A	\$5	\$0
Classic	\$1,000	\$2,500	\$7.50	\$0
Deluxe	\$2,500	\$5,000	\$10	\$0
Money Market**	\$2,500	\$2,500	\$15	\$0

If the average balance of your combined Prudential Bank & Trust, FSB accounts is greater than \$25,000 during a statement cycle, Prudential Bank & Trust will refund all ATM fees and surcharges.

SAVINGS ACCOUNTS		
Minimum Opening Deposit	Monthly Service Charge*	Maximum Number of Debit** Transactions per Month
\$250	\$2.50	6 free

* The \$2.50 monthly service charge will be applied when the average monthly account balance falls below \$1,000.

** Federal regulation limits withdrawals (ATM withdrawals excluded), third party or pre-authorized transfers (including overdraft transfers), or transfers made by telephone, fax or personal computer to six per monthly statement cycle. No more than three of the six may be by check, draft or debit card. Transfers in excess of these limits will incur additional fees. Debit transactions include: Automated Clearing House (ACH) debits, point-of-sale (POS) debits, and Prudential Bank & Trust, FSB ATM card withdrawals.

Please refer to the Customer Agreement for additional information.

GENERAL ACCOUNT RELATED FEES

Automatic transfer – overdraft protection	\$3 per transfer
Checkbook re-order	Fees vary
Close account within 90 days (non CD)	\$40
Overdraft against insufficient funds	\$28
Return deposit, payment or cashed item	\$25
Stop payment order	\$20
Transfer in excess of regulatory limits	\$10
Incoming wire transfer	Free
Outgoing wire transfer	\$25

ELECTRONIC BANKING RELATED FEES

ATM fees and surcharges	Other ATM operators may charge a fee
ATM card replacement	\$5

MISCELLANEOUS FEES

Cashier's check	\$5
Copy of check, deposit/payment item, transaction ticket or other item	\$5 per item
Copy of statement/interim statement	\$5
IRA account exit fee	\$50
Process collection or legal item	\$25
Research assistance	\$25 per hour
Overnight postage fee	\$20

If your total remaining account balance with Prudential Bank & Trust, FSB is greater than \$75,000, we will waive the cashier's check fee & outgoing wire fee(s).

We may change the fee schedule at any time, and if we do, we will give you notice before the effective date of the change. If applicable, as long as you maintain the average balance or use direct deposit, you will not be charged a monthly service charge.

Banking products and services offered through Prudential Bank & Trust, FSB. Member FDIC. Prudential Bank & Trust, FSB is a Prudential Financial company. Prudential Financial is a service mark of The Prudential Insurance Company of America, Newark, NJ and its affiliates.