



Schedule of Fees and Services

GENERAL

Wire Transfers
 Incoming.....\$15.00 per item
 Outgoing.....\$35.00 per item
 (online)\$25.00 per item

Assisted Telephone Transfer Fees\$5.00 per occurrence
 Account Research.....\$30.00 per hour
 Checkbook Reconciliation Assistance.....\$30.00 per hour
 all hourly fees will be charged in 1 hour increments
 (no charge in case of bank error)

Legal Papers.....\$100.00 per item
 for each restraining notice, court order, levy or other legal paper that
 requires us to place a hold on your account or to pay out money to
 someone else.

Early Account Closing Fee.....\$25.00
 applies to accounts closed within 180 days of opening
 Dormant Savings Account Charge.....\$5.00 per month
 applies to accounts with no activity within 2 years, CDs and IRAs
 excluded

Dormant Checking Account Charge.....\$5.00 per month
 applies to accounts with no activity within 1 year
 Signature Guarantee.....\$3.00 each document
 \$15.00 maximum each occasion
 Notary Public Fee (non-customer).....\$2.00 each document

Night Deposit Bags Serviceprices available
 according to terms of contract

SAFE DEPOSIT BOXES

(Annual rental is priced according to size, per contract terms)

Late Payment Fee (after 30-days).....\$10.00
 Replace lost key.....\$10.00 per key
 Drilling expense.....\$200.00 per box
 (\$10.00 each additional key)

Reprinted Account Statements-up to 5 pages....\$5.00 per statement
 each additional page.....\$1.00 plus account research
 hourly fee

Incorrect Address Fee/Returned Statement Fee.....\$5.00 month
 Copies of checks.....\$1.00 per check
 Check Cashing non-customers.....\$6.00 per check
 Protest Fee.....\$20.00 per item
 Collection Item.....\$15.00 per item
 Foreign Check Handling Charge.....\$20.00 per item
 Canadian Check Handling Charge.....\$5.00 per check

STOP PAYMENTS

Stop Payment Fees.....\$34.00 per item
 personal checks, EFTs, or ACH

INSUFFICIENT FUNDS

(fees may cause negative balances)

Overdraft fees / NSF Fees
 fee charged for non-sufficient funds, overdrafts, and uncollected funds
 created by check, in-person withdrawal, ATM/POS/Debit card withdrawal,
 ACH, EFT or other electronic means; Fee will be charged when amount of
 overdraft is \$2.00 or more, up to a maximum of (4) four per day.....
\$34.00 per item

Continuous Overdraft Fee

If account is overdrawn for more than 5 consecutive days, a fee of \$5 will
 be assessed on each business day the account remains overdrawn begin-
 ning on the 5th business day, up to a maximum of \$50 (in addition to any
 other fees assessed)

ITEMS CASHED

(fees may cause negative balances)

Returned insufficient funds items or Returned deposited items (not drawn
 on Lake Shore Savings)\$15.00 per item
 Returned check for the payment of a loan.....\$34.00 per item
 includes payments made by ACH, EFT or other electronic means

OVERDRAFT PROTECTION

(Fees may cause negative balances)

Fees to access Overdraft Line Of Credit\$7.50 per transaction

BANK ITEMS

Certified Checks.....\$5.00 per check
 Money Orders (to be used from \$1—\$500)
 customers.....\$5.00 per item
 non-customers.....\$10.00 per item
 Cashiers Checks (\$500 minimum)
 customers.....\$5.00 per check
 non-customers.....\$10.00 per check
 Counter Checks.....\$1.00 per check

ATM & DEBIT CARD SERVICES/FEEES

ATM Withdrawals and Transfers
 Foreign Terminals.....\$2.00 per transaction
 ATM International Transaction Fee.....\$2.00 per transaction
 in addition to charges assessed by the merchant or other Bank where ATM
 or pin based transaction occurred
 Replacement of ATM Cards/ Debit Cards/Pins.....\$10.00 per card

LS ULTIMATE CHECKING *

Ultimate Checking is free of monthly service charges if your daily ending
 balance throughout the statement period is \$1,000 or more. If your daily
 ending balance is less than \$1,000 on any day during the monthly
 statement period, a service charge of \$8.00 is assessed for that period.

LS PLUS CHECKING *

There are no minimum balance requirements. A \$6.00 service fee will
 be charged to your account each month.

SIMPLY LS CHECKING *

If you maintain a daily balance in the account of \$100 or more per
 monthly service charge cycle OR have at least 1 qualifying direct de-
 posit to the account per monthly service charge cycle, there is no ser-
 vice charge. A qualifying direct deposit must be a recurring electronic
 deposit of your paycheck, pension, or government benefit (such as so-
 cial security) from your employer or the government and do not include
 electronic money transfers or credits such as account-to-account trans-
 fers or those made through internet payment services. A \$7.00 service
 fee will be charged to your account each month if your daily balance falls
 below \$100.00 or there is no direct deposit .

* Even when no monthly maintenance charge applies, other transaction
 and service fees may apply, including insufficient funds (NSF) and over-
 draft fees.

MONEY MARKET CHECKING ACCOUNT

Minimum daily balance to avoid imposition of monthly service charge fee
 is \$2,500. A service fee of \$5.00 will be charged each monthly statement
 cycle if the current balance falls below \$2,500 any day during the month-
 ly statement cycle.

I SAVE MONEY MARKET SAVINGS ACCOUNT

Minimum daily balance to avoid imposition of monthly service charge fee
 is \$10,000. A service fee of \$10.00 will be charged each monthly state-
 ment cycle if the current balance falls below \$10,000 any day during the
 monthly statement cycle.

HIGH YIELD MONEY MARKET CHECKING/ HIGH YIELD MONEY MARKET SAVINGS ACCOUNT

Minimum daily balance to avoid imposition of monthly service charge fee
 is \$5,000. A service fee of \$7.50 will be charged each monthly statement
 cycle if the current balance falls below \$5,000 any day during the month-
 ly statement cycle.

PASSBOOK and STATEMENT SAVINGS ACCOUNTS

Passbook and Statement Savings Accounts are free of monthly service
 charges if your daily ending balance throughout the period is \$100 or
 more. If your daily ending balance is less than \$100 on any day during
 the month, a service charge of \$4.00 is assessed for that period.
 Passbook accounts can only be accessed electronically by preauthor-
 ized credits to the account and therefore a monthly statement is not
 provided. No Automatic or electronic debits are allowed from passbook
 accounts.

MONEY MARKET SAVINGS ACCOUNT

Minimum daily balance to avoid imposition of monthly service charge
 fees is \$1,500. A service fee of \$5.00 will be charged each monthly
 statement cycle if the current balance falls below \$1,500 any day during
 the monthly statement cycle.

HEALTH SAVINGS ACCOUNTS (HSA DEBIT CARD ACCOUNTS)

HSA Debit Card Accountholders receive: No Minimum Balance Requirement; No Monthly Service Charge; No Per Check Charge Unlimited Check Writing Privileges.

Other fees and charges may be imposed such as fees for check printing, overdrafts, and a withdrawal from another financial institution's ATM. Please refer to additional disclosure information.

CHECK PRINTING FEES

Check printing fees vary with quantity and style of checks ordered. Costs include taxes, shipping and handling.

ONLINE BILL PAY SERVICE

The first 25 transactions per month are free. After that, a fee of \$0.50 per transaction will be assessed to your checking account. If you do not use your Bill Pay account for 6-months, your account will be deactivated. A reactivation fee may be assessed.

EXCESSIVE REGULATION D WITHDRAWAL FEE for SAVINGS ACCOUNTS & MONEY MARKET ACCOUNTS

During any month, you may not make more than six withdrawals or transfers to another bank account of yours, or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, check, draft, or debit card, including overdraft protection. Transfers/withdrawals in excess of the (6) six transfer/withdrawal limitations.....\$10.00 per item charge

IRA TRANSFER FEE

A fee of \$25.00 shall be processed to transfer IRA funds to another Financial Institution or Investment Company if such transfer shall involve closing the IRA Plan Account with Lake Shore Savings.

TIME DEPOSIT EARLY CLOSE-OUT FEE

A processing fee of \$25.00 will be assessed if a Certificate of Deposit or IRA is closed prior to maturity.

CHRISTMAS CLUB EARLY WITHDRAWAL FEE

Funds will automatically be disbursed into your LSS deposit account the last week of October. Each time a withdrawal is made prior to the disbursement day in October, a \$5.00 early withdrawal fee may be assessed.



Visit our website at: www.lakeshoresavings.com



Office Locations

Dunkirk Office

128 E. 4th Street
Dunkirk, NY 14048
Phone: (716) 366-4070

Fredonia Office

30 E. Main Street
Fredonia, NY 14063
Phone: (716) 673-9555

West Ellicott Office

1 Green Ave. W.E. Wegmans Plaza
Jamestown, NY 14701
Phone: (716) 483-3400

Jamestown Office

115 E. Fourth Street
Jamestown, NY 14701
Phone: (716) 664-1103

Westfield Office

106 E. Main Street
Westfield, NY 14787
Phone: (716) 326-4414

Orchard Park Office

3111 Union Road
Orchard Park, NY 14127
Phone: (716) 674-2066

East Amherst Office

5751 Transit Road
East Amherst, NY 14051
Phone: (716) 688-6114

Hamburg Office

59 Main Street
Hamburg, NY 14075
Phone: (716) 646-9480

Kenmore Office

3438 Delaware Avenue
Kenmore, NY 14217
Phone: (716) 898-2010

Depew Office

570 Dick Road
Depew, NY 14043
Phone: (716) 898-2022

Snyder Office

4950 Main Street
Snyder, NY 14226
Phone: (716) 898-2101

If you have any questions, please contact or visit your local branch



Fees and Service Charges

All fees and service charges are effective as of

May 16, 2016