

Monthly Service Charge for Scottrade Bank® Accounts	Maintenance charge applied to savings, checking, money market or interest checking accounts	No charge
ATM Withdrawal	Charge issued for cash withdrawals via ATM when you use your Scottrade Bank® ATM/debit card	Scottrade Bank does not issue a charge for cash withdrawals made at any domestic ATM. We will refund cash withdrawal fees applied to your account by a domestic U.S. ATM at the end of each statement cycle. The rebate will appear as a lump-sum credit on the same statement that incurred the initial ATM fees. If you close your account before the end of the statement period, you will not receive a refund. Scottrade Bank makes its best effort to identify those ATM fees eligible for refund. In the event that you do not receive a refund, please contact Scottrade Bank® Support at 855.265.2265. We reserve the right to terminate or limit reimbursements if we observe a pattern of fraud or abusive overuse, and to modify or discontinue the ATM fee refund program at any time.
Foreign Transaction	Any charge assessed by ATM owners or merchants at the point of sale when you use your Scottrade Bank® ATM/debit card outside the U.S.	Generally, one percent of the value of the transaction. If you effect a transaction with your MasterCard-branded debit card in a currency other than U.S. dollars, MasterCard will convert the charge into a U.S. dollar amount on the day the transaction is processed. The MasterCard currency conversion procedure includes use of an exchange rate selected by MasterCard, which may not be the most favorable rate available to you. MasterCard also charges us two fees, both of which are passed along to you: (i) a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion, and (ii) an Issuer Cross-Border Assessment of 80 basis points (.8% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder. Please see the Bank Account Agreement for further detail.
Check Printing	Charge for ordering checks	Standard checks may be ordered through Deluxe at a discounted price.
Stop Payment Request ¹	Charge for placing stop payment on a check or range of checks	\$25
Expedited Debit Card ²	Charge for requesting two-business-day shipment of a debit card	\$25
Check Copy ³	Mailed paper copy of check	\$5 per item
Insufficient Funds (NSF) Fee for a Returned Item	Charge assessed when there are not sufficient available funds in your account to cover a presented transaction when the item is not paid against your account, potentially resulting in a negative balance. This fee applies to transactions by checks or electronic means and does not apply to one-time debit card transactions or ATM withdrawals.	\$25 per item with a maximum of two charges per day
Overdraft Fee for a Paid Item	Charge assessed when there are not sufficient available funds in your account to cover a presented transaction when the item is paid against your account, potentially resulting in a negative balance. This fee applies to overdrafts created by checks or electronic means and does not apply to one-time debit card transactions or ATM withdrawals.	\$25 per item with a maximum of two charges per day
Returned Deposit Item	Charge assessed for checks or other items deposited to your account that are returned by the paying bank	\$5 per item
Domestic Outgoing Wire	Charge assessed for sending funds to another domestic institution via wire transfer	\$25
Statement Copy	Charge assessed for paper statements	Available via Scottrade.com. Charge may apply for research required to provide copies of statements not available via Scottrade.com
Research	Charge assessed in the event that Scottrade Bank is required to provide information on your account to legal authorities or otherwise	\$40 per hour; \$50 additional fee for CD

¹ This activity has a no-cost option available through online self-service by logging in to your Scottrade Bank® account and selecting Account Services & Maintenance, then Stop Payment.

² This activity has a no-cost option available by choosing standard shipping when ordering.

³ This activity has a no-cost option available through online self-service by logging in to your Scottrade Bank® account and selecting Statements & Notices, the statement(s) containing the check(s), then the Check Images tab at the top.