Withdrawals on a term account (CD) prior to maturity are subject to Bank consent and a substantial penalty. Pooled earnings may be withdrawn without penalty.

Retirement, Education and Health Savings Plans

There is a $50 fee for processing a transfer to another custodian/trustee from an IRA, SEP/IRA, Roth IRA, 401k, Corporate Retirement Plan, Coverdell Education Savings Account or Health Savings Account.

Other Charges

Stop Payment
$30.00
Overdraft Item Fee (paid or returned)  
Uncollected "LATE" Item Fee (paid or returned)  
Overdraft/UAF Protection-Sweep Transfer  
Return Deposited Checks/Drafts  
Check Images Availability Fee  
Interim Statements  
ATM/MasterMoney Card Replacement Fee  
ATM/MasterMoney Cash Replacement Fee  
MasterMoney Sales Draft Copy  
MasterMoney Cash Advance Fee  
Excessive Withdrawal Fee  
Online External Transfer Fee  
Expedited Online Bill Payments:  
Electronic Payment  
Paper Check Payment  
Research Charges:  
per page  
per hour or any portion of an hour  
Legal Process  
Passbook Replacement  
Wire Transfers:  
outgoing U.S. $ (domestic)  
outgoing U.S. $ (international)  
outgoing foreign currency (international)  
incoming (domestic and international)  
Bond Coupons (per envelope):  
Depositing  
Returned  
Personal Money Order (PMO)  
Senior Citizen  
Cashier’s Check  
Senior Citizen  
Foreign Currency Exchange Transaction Fees:  
Exchange Fee  
Smallest Small Purchase Surcharge (USD Value $0.00 to $149.99)  
Express Domestic Delivery Service Fee  
Foreign Check Collection  
Foreign Currency Draft  
Printed Check Charges  
Abandoned/Closed Account Eascheatment  
Dormant Account Monthly Fee

Information: For information on People’s United products, to change the term of your CD, or for current rates, call us at 1-800-772-1090. Or speak with a Customer Banking Representative at any office of People’s United Bank.

You can also contact us online at peoples.com

1 We limit the total Overdraft and Uncollected Fees we charge to your account (whether paid or returned) to a maximum of $5 per day. We will not charge you an Overdraft or Uncollected Fee if all items have been posted at the end of the day, your account is overdrawn by less than $5. If, at the end of the day, your account is overdrawn by $5 or more, we will charge you an Overdraft or Uncollected Fee for each transaction that overdraws your account.

2 This fee is waived for Advantage checking products.

3 Express courier delivery service.

4 People’s United will charge your Account for each photocopy of any sales slip. People’s United will not impose a charge, however, if a sales slip reveals a billing error in your account.

5 This fee applies to each excessive withdrawal when there are more than 4 checks or withdrawal combinations within a statement cycle from any savings or money market product. People’s United may charge up to $5 for each excessive withdrawal.

6 There is no fee for transactions made through your Advantage Checking, Advantage Plus Checking, Premier Advantage or Wealth Advantage Checking account. The receiving institution may charge for the transaction. Transfers into your People’s United account are free.

7 There is no fee for transactions made through your Advantage, Advantage Plus, Premier Advantage, or Wealth Advantage Checking account or its related Advantage Savings, Advantage High Yield Savings, Premier Advantage Savings, Premier Advantage High Yield Savings, Advantage Money Market or Premier Advantage Money Market accounts. The receiving institution may charge for the transaction.

8 This fee will be waived for Premier Advantage and Wealth Advantage checking customers.

9 Please ask your Customer Banking Representative for assistance in determining your final charge. Printed Check Charges are deducted automatically from your checking account. Each Advantage Checking or Premier Advantage Checking account will automatically receive a credit of up to $5 towards each personal style check order. Fees associated with the order are responsible for shipping and handling charges for your check order. Wealth Advantage Checking accounts receive free check orders.

10 Your personal checking, savings or money market account is considered dormant if you do not initiate a deposit or withdrawal (“activity”) in the account for more than 12 months. After 12 months of no activity the account will be charged $1 each month the account remains inactive.

Investments are available through People’s Securities, Inc., a subsidiary of People’s United Bank, member FINRA and SIPC.

Securities (including Mutual Funds) products are:

Not FDIC, state or federal agency insured
No bank, state or federal agency affiliation or guarantee
May lose value, including possible loss of principal

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People’s United Personal Checking Accounts
This section applies to all People’s United’s personal checking accounts except where it is otherwise stated. The minimum deposit to open a personal checking account is $25, with the exception of Health Savings.

For Interest Bearing Checking Accounts, the Interest Rate and Annual Percentage Yield (APY) will vary daily. We may change the Interest Rate on your account at any time at our discretion. Interest is calculated on a Daily Balance method. This method applies a daily periodic rate to the principal in the account each day.

Premier Advantage Checking: There is a $30 monthly service charge for maintaining your Premier Advantage Checking. This charge does not apply if you keep a Combined Average Ledger Balance of $75,000 or more during your statement cycle in your personal checking, savings, money market, Certificate of Deposit (CD), retirement accounts at People’s United Bank, outstanding home equity loan/HELOC balances and/or investments at People’s Securities, Inc. Insurance, annuities and investments that you may have purchased through People’s Securities, Inc. that do not appear on your People’s Securities, Inc. account statement are not included in your Combined Average Ledger Balance. This is an interest bearing checking account.

Advantage Checking: There is a $25 monthly service charge for maintaining your Advantage Checking. This charge does not apply if you keep a Combined Average Ledger Balance of $7,500 or more during your statement cycle in your personal checking, savings, money market, Certificate of Deposit (CD), retirement accounts at People’s United Bank, outstanding home equity loan/HELOC balances and/or investments at People’s Securities, Inc. Insurance, annuities and investments that you may have purchased through People’s Securities, Inc. that do not appear on your People’s Securities, Inc. account statement are not included in your Combined Average Ledger Balance.

Plus Checking: There is a $12 monthly service charge for maintaining your Plus Checking. If you select to receive e-statements only the monthly fee is $10. This charge does not apply if you keep a $1,000 or more in your Student Plus Checking account.

Wealth Advantage Checking: Wealth Advantage Checking is available to select Wealth Management or Private Banking clients with $500,000 or more in assets under management. Other restrictions may apply. There is no monthly service charge for maintaining your Wealth Advantage Checking. This is an interest bearing checking account.

Variable Rate Savings Accounts and Investment Accounts
In all variable rate accounts, the Interest Rate and Annual Percentage Yield (APY) will vary daily. We may change the Interest Rate on your account at any time at our discretion except as noted. Interest is calculated on a Daily Balance method. Effective January 1, 2017

Effective January 1, 2017

People’s United ATM and Debit Card Service Charges
People’s United ATMs and Network ATMs have a $2.50 service charge for transactions made at People’s United ATMs or for Point-of-Sale (POS) purchases made using your ATM or Debit Card where you see the “Maestro”, “MasterCard” symbols. Non-People’s United’s Network ATMs and Network Bill Pay: Each transaction made using a NYCE, Maestro or Cirrus ATM, network, or other device in the U.S. is $3.00, including where available) withdrawals, transfers, balance inquiries, deposits or bill payments. Some merchants may process a bill payment initiated by you through a non-People’s United’s Network ATM process which may result in a $3.00 Network ATM transaction fee. You may avoid the Network ATM transaction fee for bill payments made through People’s United’s Network ATM at www.peoples.com. The Network ATM transaction fee for bill payments is waived with ePlus Checking, Advantage Checking, Premier Advantage Checking and Wealth Advantage Checking accounts receive unlimited transactions at no charge. When you use an ATM or POS terminal not owned or operated by us, you may be charged a fee by the terminal operator (sometimes called a convenience fee or surcharge). International ATMs are $3.00 per transaction. This fee is waived for Premier Advantage Checking or Wealth Advantage Checking accounts.

An International Assessment Fee equal to 3% of the U.S. dollar amount applies to each transaction made with your ATM or Debit Card in a foreign currency. We will refund this fee when assessed to a Premier Advantage Checking or Wealth Advantage Checking account.

Passbook Savings and Statement Savings: A $5 monthly service charge applies if the Daily Balance in your account falls below $250 at any time during the month. The minimum balance to open this account is $500.

Passbook Money Market: A $5 monthly service charge applies if the Daily Balance in your account falls below $1,000 at any time during the month. The minimum balance to open this account is $1,000.

 Charges on Passbook Savings, Statement Savings, and Passbook Money Markets do not apply if the primary owner is under 18 or over 65 years of age. You must notify us if this applies to you, and provide us with proof of your date of birth.

Plus Savings, Advantage Savings and Premier Advantage Savings**: A $5 monthly service charge applies if the Daily Balance in your account falls below $50 at any time during the statement cycle. The minimum balance to open this account is $500. This fee is waived if your account is linked to the applicable personal checking account product required for relationship pricing.

Plus Money Market, Advantage Money Market and Premier Advantage Money Market**: A $5 monthly service charge applies if the Daily Balance in your account falls below $50 at any time during the statement cycle. The minimum balance to open this account is $2,500. This fee is waived if your account is linked to the applicable personal checking account product required for relationship pricing.

**Relationship pricing requires that your Plus Savings or Plus Money Market be linked to an open Checking, ePlus Checking, Student Plus Checking or Student Advantage checking account, or that your Premier Advantage Savings or Premier Advantage Money Market be linked to a Premier Advantage Checking account. There is a limit to the number of accounts that may be required to receive the relationship pricing. You may avoid the relationship fee by opening eligible accounts to a Statement Savings account without prior notice.

Retirement Money Market: $1 minimum opening deposit. Available for Retirement Plans only.

Variable Rate Passbook CD: $100 minimum opening deposit. Additional deposits may be made at any time.

Variable Rate Certificate CD: $1,000 minimum opening deposit. Available for Retirement Plans only. Additional deposits of $1,000 or more can be made up to the IRS limit.

2 Year Treasury Rate Retirement CD: On the first Wednesday of each January, April, July and October, the APY will reprice to match the rate on the 3-month Treasury Bill, also referred to as the 91-day or 1-week Treasury Bill. Treasury Bill rates are listed in The Wall Street Journal and other major newspapers.

Plus Bump-Up CD, Retirement Bump-Up CD and Bump-Up Passbook CD: The Plus Bump-Up CD has a $500 minimum opening deposit, and requires a personal

PASSBOOK SAVINGS AND STATEMENT SAVINGS: A $5 MONTHLY SERVICE CHARGE APPLIES IF THE DAILY BALANCE IN YOUR ACCOUNT FALLS BELOW $250 AT ANY TIME DURING THE MONTH. THE MINIMUM BALANCE TO OPEN THIS ACCOUNT IS $50.

PASSBOOK MONEY MARKET: A $5 MONTHLY SERVICE CHARGE APPLIES IF THE DAILY BALANCE IN YOUR ACCOUNT FALLS BELOW $1,000 AT ANY TIME DURING THE MONTH. THE MINIMUM BALANCE TO OPEN THIS ACCOUNT IS $1,000.

CHARGES ON PASSBOOK SAVINGS, STATEMENT SAVINGS, AND PASSBOOK MONEY MARKETS DO NOT APPLY IF THE PRIMARY OWNER IS UNDER 18 OR OVER 65 YEARS OF AGE. YOU MUST NOTIFY US IF THIS APPLIES TO YOU, AND PROVIDE US WITH PROOF OF YOUR DATE OF BIRTH.

PLUS SAVINGS, ADVANTAGE SAVINGS AND PREMIER ADVANTAGE SAVINGS: A $5 MONTHLY SERVICE CHARGE APPLIES IF THE DAILY BALANCE IN YOUR ACCOUNT FALLS BELOW $250 AT ANY TIME DURING THE STATEMENT CYCLE. THE MINIMUM BALANCE TO OPEN THIS ACCOUNT IS $500. THIS FEE IS WAIVED IF YOUR ACCOUNT IS LINKED TO THE APPLICABLE PERSONAL CHECKING ACCOUNT PRODUCT REQUIRED FOR RELATIONSHIP PRICING.

PLUS MONEY MARKET, ADVANTAGE MONEY MARKET AND PREMIER ADVANTAGE MONEY MARKET**: A $5 MONTHLY SERVICE CHARGE APPLIES IF THE DAILY BALANCE IN YOUR ACCOUNT FALLS BELOW $500 AT ANY TIME DURING THE STATEMENT CYCLE. THE MINIMUM BALANCE TO OPEN THIS ACCOUNT IS $500. THIS FEE IS WAIVED IF YOUR ACCOUNT IS LINKED TO THE APPLICABLE PERSONAL CHECKING ACCOUNT PRODUCT REQUIRED FOR RELATIONSHIP PRICING.

**RELATIONSHIP PRICING REQUIRES THAT YOUR PLUS SAVINGS OR PLUS MONEY MARKET BE LINKED TO AN OPEN CHECKING, EPLUS CHECKING, STUDENT PLUS CHECKING OR STUDENT ADVANTAGE CHECKING ACCOUNT, OR THAT YOUR PREMIER ADVANTAGE SAVINGS OR PREMIER ADVANTAGE MONEY MARKET BE LINKED TO A PREMIER ADVANTAGE CHECKING ACCOUNT. THERE IS A LIMIT TO THE NUMBER OF ACCOUNTS THAT MAY BE REQUIRED TO RECEIVE THE RELATIONSHIP PRICING. YOU MAY AVOID THE RELATIONSHIP FEE BY OPENING ELIGIBLE ACCOUNTS TO A STATEMENT SAVINGS ACCOUNT WITHOUT PRIOR NOTICE.

RETIRED MONEY MARKET: $1 MINIMUM OPENING DEPOSIT. AVAILABLE FOR RETIREMENT PLANS ONLY.

VARIABLE RATE PASSBOOK CD: $100 MINIMUM OPENING DEPOSIT. ADDITIONAL DEPOSITS MAY BE MADE AT ANY TIME.

VARIABLE RATE CERTIFICATE CD: $1,000 MINIMUM OPENING DEPOSIT. AVAILABLE FOR RETIREMENT PLANS ONLY. ADDITIONAL DEPOSITS OF $1,000 OR MORE CAN BE MADE UP TO THE IRS LIMIT.

2 YEAR TREASURY RATE RETIREMENT CD: ON THE FIRST WEDNESDAY OF EACH JANUARY, APRIL, JULY AND OCTOBER, THE APY WILL REPRICE TO MATCH THE RATE ON THE 3-MONTH TREASURY BILL, ALSO REFERRED TO AS THE 91-DAY OR 1-WEEK TREASURY BILL. TREASURY BILL RATES ARE LISTED IN THE WALL STREET JOURNAL AND OTHER MAJOR NEWSPAPERS.

PLUS BUMP-UP CD, RETIREMENT BUMP-UP CD AND BUMP-UP PASSBOOK CD: THE PLUS BUMP-UP CD HAS A $500 MINIMUM OPENING DEPOSIT, AND REQUIRES A PERSONAL