

Santander® High Yield Savings Account

Terms and Conditions

Account Opening and Usage	Minimum Opening Deposit	\$5,000
	Monthly Fee	\$0
	Interest Bearing	Yes. (See the Interest Rate Information disclosure.)
	Account Transaction Limits	None.
	Return Deposited Item	\$5
Statement Delivery Options	Paper Statement Fee	\$0 – Paperless Statements are also available at no charge. (Log on to Mobile or Online Banking to update your Paperless Statement settings.)
Overdrafts	No Overdrafts Permitted	Overdrafts are not permitted on this account and as such any transactions that overdraw this account will generally be returned. In the event the account does become overdrawn, no overdraft fees will be charged

Other Services and Fees

Checks and Money Orders	Money Order*	\$5
	Official Bank Check*	\$10
Other Account Services	Checks Sent for Collections:	
	• Domestic	\$10 per item.
	• International	\$30 per item.
	Escheat	\$0
	Garnishment/Levy/Legal Processing	\$100
	Improperly Endorsed Deposit	\$2 per item.
Wire Transfers	Stop Payment	\$30 – Available on personal check, official check, money order, or ACH transaction.
	Incoming Wire Transfer Fee	\$0
	Domestic Outgoing Wire Transfer Fee*	\$25
	International USD Outgoing Wire Transfer Fee*	\$40

*Service available only at Santander Bank branch locations.

For quick access to information on your Santander Accounts, visit us online at onlinesavings.santanderbank.com or call Santander Bank's Automated Telephone Banking at 800-762-5895. Hearing- and speech-impaired customers may use 7-1-1 or their preferred relay service.

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