



OUR MISSION

At Lake Shore Bank, "Putting People First" means helping our Customers, energizing our Employees, respecting our Shareholders, and serving the Communities in our region.

Lake Shore's Mission is to deliver outstanding customer service and financial assistance to customers, building lasting customer relationships, and assist customers in achieving their financial goals.

Lake Shore Professionals will meet Customer and Bank needs in an environment providing professional growth opportunities and fair rewards.

We will be responsive to our Shareholders by maintaining a strong financial position as an independent bank with an emphasis on profitability, fair Shareholder returns, and Bank safety and soundness.

We will build on our success as a locally operated financial institution, to serve the financial needs of our Communities.

Revised: 3/16/2026

BRANCH LOCATIONS

For more information, call or stop by any of our convenient branch locations:

570 Dick Road
Depew
(716) 898-2022

128 East 4th Street
Dunkirk
(716) 366-4070

5751 Transit Road
East Amherst
(716) 688-6114

30 East Main Street
Fredonia
(716) 673-9555

59 Main Street
Hamburg
(716) 646-9480

3438 Delaware Avenue
Kenmore
(716) 898-2010

1 Green Avenue
(Wegmans Plaza)
Lakewood
(716) 483-3400

3111 Union Road
Orchard Park
(716) 674-2066

4950 Main Street
Snyder
(716) 898-2101

106 East Main Street
Westfield
(716) 326-4414

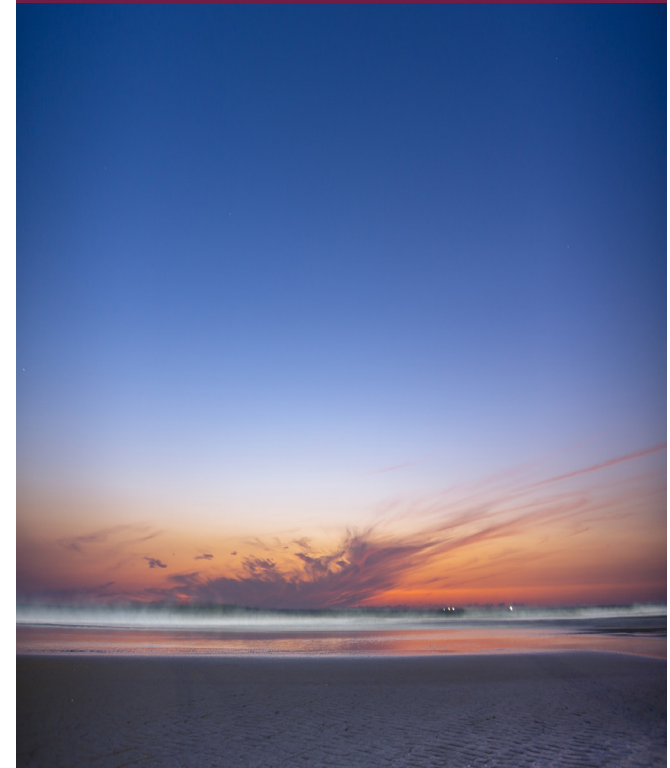
LS LAKE SHORE BANK

www.myksbank.com

Member
FDIC



SCHEDULE OF FEES AND SERVICES



All fees and service charges are effective as of March 16, 2026

LS LAKE SHORE BANK

SCHEDULE OF FEES AND SERVICES

GENERAL

Wire Transfers

Incoming.....	\$15.00 per item
Outgoing.....	\$35.00 per item
Online.....	\$25.00 per item

Coin and Currency Fees

Rolled Coin Purchased.....	\$5.00 per \$100
Rolled Coin Deposited.....	\$5.00 per \$100
Currency Purchased.....	\$1.00 per \$1,000

Account Research.....\$30.00 per hour
Checkbook Reconciliation Assistance.....\$30.00 per hour
(All hourly fees will be charged in one-hour increments. No charge in the case of a 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.)

Dormant Checking Account Charge...\$5.00 per month
(Applies to accounts with no activity within one year.)

Notary Public Fee (non-customer)....\$2.00 per document
Night Deposit Bags Service.....prices dependent on terms of contract

Assisted Telephone Transfer Fee.....\$5.00 per occurrence

Reprinted Account Statements (up to five pages).....\$5.00 per statement

Each Additional Page.....\$1.00 plus account research hourly fee

Incorrect Address Fee/Returned Statement Fee.....\$5.00 per month

Copies of Checks.....	\$1.00 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

SAFE DEPOSIT BOXES

(Annual rental is priced according to size, per contract terms.)
Late Payment Fee (after 30 days).....\$10.00 per month
Replace Lost Key.....\$25.00 per key
Drilling Expense.....\$325.00 per box

STOP PAYMENTS

Stop Payment Fees.....\$34.00 per item
(Personal checks, EFTs, or ACH)

INSUFFICIENT FUNDS

(Fees may cause negative balances)

Overdraft/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.....\$34.00 per item

Each account may be assessed a maximum of four (4) Overdraft/NSF fees per day. A fee will not be assessed if an item results in the account being overdrawn less than \$10.00 or if the item resulting in the overdraft is less than \$10.00.

Continuous Overdraft Fee

If account is overdrawn for five consecutive days, a fee of \$5.00 will be assessed on each day the account remains overdrawn beginning on the fifth day, up to a maximum of \$50.00 (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 Bank)....\$10.00 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 item

BANK ITEMS

Cashiers Checks

For customers.....\$5.00 per check

ATM & DEBIT CARD SERVICES/FEES

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 Debit Cards/PINs.....\$10.00 per card

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 20 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.

HSA/IRA TRANSFER/ROLLOVER FEE

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

CHRISTMAS CLUB EARLY WITHDRAWAL FEE

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