

Schedule of Standard Fees

Effective March 31, 2025

SERVICE	CHARGE
Standard Consumer Fees	
Account Balancing Assistance	\$25.00 per hour
Account Closed Within 90 Days of Opening Fee	\$10.00
Account Inactivity Fee	\$5.00 ^{^c}
Account Research Fee	\$25.00 per hour
ATM / Debit Card Replacement Fee – Standard Delivery	\$10.00 (\$50 expedited)
Coin Counting – Machine Fee – customers	5% (after first \$50.00)
Coin Counting – Machine Fee – non-customers	12% all amounts
Deposit Account Verification Fee <i>(for credit applications at other institutions)</i>	\$15.00
Escheatment Fee*	\$100.00
Garnishments / Executions / Levy Processing Fee	\$125.00
International Card Transaction Fee	Up to 1.1%, minimum fee of .01
IRA Annual Fee	\$15.00
IRA Closeout / Transfer Fee	\$25.00
ATM Inquiry Service Charge	\$3.00 ^A
ATM Transfer Service Charge	\$3.00 ^A
ATM Withdrawal Service Charge	\$3.00 ^A
Overdraft / Returned Item Fee	\$35.00 per item**
Overdraft Sweep Fee	\$7.50 per day [□]
Returned Mail / Incorrect Address Fee	Up to, but not more than \$10.00
Statement Copies	\$3.00 per copy
Stop Payment Fee (Includes Home Equity Line of Credit Checks)	\$35.00
Wire Transfer Fees	
Domestic Outgoing	\$30.00
Domestic Incoming	\$10.00
Foreign Incoming	\$15.00
Foreign Outgoing	\$50.00
Check Disbursement Services	
Check Printing Costs	Varies
Check Copies	\$4.00 per copy
Money Order Fee	\$4.00
Money Order Replacement Fee	\$35.00
Non-Customer (On-Us) Check Cashing Fee	\$5.00 per check
Treasurers' Check Fee	\$10.00
Treasurers' Check Replacement Fee	\$35.00

SERVICE	CHARGE
Foreign Fees	
Foreign Currency Purchase Fee (customers only)	\$7.50
Small Order Additional Fee (under \$300.00)	\$10.00
Overnight Shipping Additional Fee (over \$2,000.00)	\$10.00
Foreign Check Processing Fee (Collection Letter)	\$35.00 per item
Foreign Check Processing Fee (Cash Letter)	\$5.00 per item
Foreign Check Collection Returned Items	\$20.00
Foreign Draft Fee	\$5.00 per item
Foreign Draft Delivery Fee (branch)	\$10.00
Foreign Draft Delivery Fee (client location)	\$15.00
Foreign Draft Stop Payment	Funds returned at current rate
Safe Deposit Fees	
2" x 5" Rental Fee	\$65.00 per year
3" x 5" Rental Fee	\$70.00 per year
5" x 5" Rental Fee	\$95.00 per year
3" x 10" Rental Fee	\$100.00 per year
5" x 10" Rental Fee	\$135.00 per year
10" x 10" Rental Fee	\$235.00 per year
Safe Deposit Drilling Fee	\$150.00
Safe Deposit Lost Key Fee	\$25.00
Safe Deposit Box Rental Late Fee (after 30 days)	\$10.00

* Escheatment Fee – Where applicable per individual state requirements

**Overdraft/Returned Item applies to transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. (\$5.00 for 18/65 customers). A fee for ATM or one-time POS transactions are charged only if the customer has opted in. The amounts of any overdraft, including fees, are due and payable immediately or on demand. We will retain full discretion to decline to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent to an agreement to the contrary, such payment does not create a duty to pay future overdrafts.

□ In the event that there are not enough funds in the sweep account to cover the overdraft, we will sweep all available funds to the overdrafted account. In the event that this happens, your account will be charged both the Overdraft Sweep Fee and the Overdraft/Returned Item Fee.

^ATM Transfer Service Charge, ATM Withdrawal Service Charge and ATM Inquiry Service Charge will be calculated for the entire month, and will be charged as one fee at the end of the month. The ATM Transfer Service Charge, ATM Withdrawal Service Charge and ATM Inquiry Service Charge will be incurred even with the use of a SUM network ATM.

^ Inactivity Fee – Assessed per month after twelve (12) consecutive months with balance less than \$10,000.00 and no customer initiated transaction activity in checking, savings or money market accounts.

18/65 Accounts Massachusetts law prohibits banks from imposing any fee, charge or other assessment against the non-business savings or checking account of any person 65 years or older, or 18 years or younger. All persons on the account must meet the age requirements, with the exception of the spouse or cosigner of the primary owner who meets the requirements.

- A reasonable charge, as determined by the Commissioner of Banks, may be assessed against such accounts when payment of a check drawn on said account has been refused because of insufficient funds shall not exceed \$5.00 per check.
- If you are 65 or older, or 18 or younger you will automatically qualify for this exemption for Basic Checking and Statement Savings accounts.