



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.
PO Box 510 • 93 State Street • Newburyport, MA 01950

978-462-3106 • institutionforsavings.com

Fee Schedule

Personal Account Fees			Business Account Fees		
Account Type	Minimum Balance*	Service Charge	Account Type	Minimum Balance*	Service Charge
Checking Accounts			Checking Accounts		
No Fee Checking	N/A	N/A	Simple Business Checking	\$5,000	\$10.00
Personal Checking***††	\$500	\$5.00	Simple Business NOW Checking	\$500	\$5.00
Bonus Checking	\$500	\$10.00			
Collegiate Checking	N/A	N/A			
Savings Accounts†			Savings Accounts†		
Passbook Savings***‡	\$10	\$1.00	Business Statement Savings	\$1,000	\$10.00
Statement Savings**	\$10	\$1.00	Business Preferred Savings	\$50,000	\$10.00
Preferred Savings	\$50,000	\$10.00	Business Titanium Savings‡‡	\$10,000	\$10.00
Titanium Savings‡‡	\$10,000	\$10.00			
Money Market Accounts†			Money Market Accounts†		
Traditional Money Market	\$1,000	\$5.00	Business Money Market	\$2,500	\$10.00
Platinum Money Market	\$250,000	\$10.00	Business Platinum Money Market	\$250,000	\$10.00
Super Money Market‡	\$150,000	\$10.00	Business Super Money Market‡	\$150,000	\$10.00
Titanium Money Market	\$250,000	\$10.00	Business Titanium Money Market	\$250,000	\$10.00

* Minimum balance to avoid monthly service charge.

** 18/65 Accounts: No fees on personal accounts of depositors age 65 and over, or 18 and younger. A charge of \$5.00 may be imposed for insufficient funds. For an account to be exempt all owners must meet the age qualification unless the account is joint with a spouse. You must sign up to take advantage of this exception.

† Excess Transactions: Transfers from savings and money market accounts, including those to third parties, are limited to six per month. These transaction limitations include preauthorized, automatic, telephone or computer transfers, checks, drafts, debit card or ATM point-of-sale purchases, or similar orders to third parties.

†† No monthly service charge with direct deposit.

‡ Product no longer available for new accounts.

‡‡ Available to open at our Salem Office only.



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Additional Services

Some services available to bank customers only

Account Fees:

Insufficient Funds Charge and Overdraft Item Charge for Check and ACH transactions	\$25.00 per item
Overdraft Protection Transfers (from another deposit account)	\$3.00 per transfer
Return Deposited Item – Business Excess Transactions (money market and savings accounts only)	\$10.00 per item \$5.00 per item
Recurring Duplicate Account Statement	\$3.00 per statement
Stop Payment Order (expires in 6 months)	\$25.00 per order
ACH Debit Blocking/Change Check Order	\$25.00 per block Varies by style
Money Market Check Order (first order free)	Varies by style
Abandoned Property Fee (checking and savings accounts only)	\$50.00 per account*

ATM/Debit Card Fees:

ATM Transactions	NO CHARGE
ATM Transactions at Other Bank's ATM (other banks may charge fee)	NO CHARGE**
Debit Card Transactions	NO CHARGE**
ATM/Debit Card Replacement	\$15.00

Internet Banking Fees:

Internet Banking	NO CHARGE
Bill Pay	NO CHARGE
Bill Pay Gift Check	\$2.99 per check
Bill Pay Donation Check	\$1.99 per check
Bill Pay Rush Delivery	Varies
E-Statements and Notices	NO CHARGE
Bank to Bank Transfers – Outgoing	\$3.00 per transfer
Bank to Bank Transfers – Incoming	NO CHARGE
goMobile Banking	NO CHARGE
goMobile Deposit	NO CHARGE
Cash Management	Varies
Wire Transfer – Domestic Outgoing	\$18.00 per wire
ACH Origination	\$0.10 per item & \$2.50 per file

Safe Deposit Box Fees:

Safe Deposit Box	Varies by size†
Safe Deposit Box Replacement Key	\$25.00
Drilled Safe Deposit Box	\$200.00

Foreign Currency Fees:

Foreign Currency Purchase (minimum \$10 plus shipping)	\$1% of U.S. Total
Return Foreign Currency (fee includes shipping)	\$30.00
Foreign Draft (plus shipping)	\$25.00 per draft
Foreign Draft Collection (plus any applicable corresponding bank charges)	\$15.00 - \$60.00 per draft

Wire Transfer Fees:

Wire Transfer – Domestic Outgoing	\$25.00 per wire
Wire Transfer – Foreign Outgoing	\$65.00 per wire
Wire Transfer – Incoming	NO CHARGE

Miscellaneous Service Fees:

Treasurer's Check (if under \$1,000 and not withdrawn from account)	\$2.00 per check
Money Order	\$1.00 per check
24-Hour Telephone Banking	NO CHARGE
Notary	NO CHARGE
Signature Guarantee	NO CHARGE
Lock Box Service (provided upon request)	Varies
Night Depository	NO CHARGE
Research	\$25.00 per hour
MA DOR Levy	\$20.00
Withdrawals and Closeouts by Mail (sent via USPS Priority Mail)	\$15.00 per transaction

* Refer to Massachusetts General Laws Chapter 200A.

** ATM and Debit Card Networks may charge an international transaction fee.

† The Bank does not provide insurance coverage for the contents of your safe deposit box.