



# INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

## F E E S C H E D U L E

### PERSONAL ACCOUNT FEES

Account Type	Minimum Balance*	Service Charge
<b>Checking Accounts</b>		
No Fee Checking	N/A	N/A
Personal Checking	\$500	\$5.00**+
Bonus Checking	\$500	\$10.00
Collegiate Checking	N/A	N/A
<b>Savings Accounts++</b>		
Passbook Savings	\$10	\$1.00**
Statement Savings	\$10	\$1.00**
Preferred Savings	\$50,000	\$10.00
Gold Savings	\$25,000	\$10.00
<b>Money Market Accounts++</b>		
Money Market	\$1,000	\$5.00
Premium Money Market	\$75,000	\$10.00
Gold Money Market	N/A	N/A
Platinum Money Market	\$250,000	\$10.00
Super Money Market^	\$150,000	\$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 husband and wife. You must sign up to take advantage of this exception.

+ No monthly service charge with direct deposit.

^ Product no longer offered.

### BUSINESS ACCOUNT FEES

Account Type	Minimum Balance*	Service Charge
<b>Checking Accounts</b>		
Simple Business Checking	\$5,000	\$10.00
Simple Business NOW Checking	\$500	\$5.00
<b>Savings Accounts++</b>		
Business Savings	\$1,000	\$10.00
Business Preferred Savings	\$50,000	\$10.00
Business Gold Savings	\$25,000	\$10.00
<b>Money Market Accounts++</b>		
Business Money Market	\$2,500	\$10.00
Business Premium Money Market	\$75,000	\$10.00
Business Gold Money Market	N/A	N/A
Business Platinum Money Market	\$250,000	\$10.00
Business Super Money Market^	\$150,000	\$10.00

++ 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.

ADDITIONAL SERVICES

Some services available to bank customers only

Service	Fee
Insufficient Funds Charge and Overdraft Item Charge for Check and ACH transactions - Personal	\$25.00 per item
Insufficient Funds Charge and Overdraft Item Charge for Check and ACH transactions - Business	\$25.00 per item
Overdraft Protection Transfers (from another deposit account)	\$3.00 per transfer
Return Deposited Item - Business	\$10.00 per item
Excess Transactions (Money Market and Savings Accounts only)	\$5.00 per item
ATM Transactions	NO CHARGE
ATM Transactions - Other Bank's ATM (other banks may charge fee)	NO CHARGE*
Debit Card Transactions	NO CHARGE*
Internet Banking	NO CHARGE
Bill Pay - Personal	NO CHARGE
Bill Pay - Business	NO CHARGE
E-Statements	NO CHARGE
Recurring Duplicate Acct. Statement	\$3.00 per stmt
24-Hour Telephone Banking	NO CHARGE
Stop Payment Order - Personal (expires in 6 months)	\$25.00
Stop Payment Order - Business (expires in 6 months)	\$25.00
Check Order	Varies
Money Market Check Order (first order free)	Varies
Treasurer's Check (if under \$1,000 and not withdrawn from account)	\$2.00 per check
Internet Banking Bank to Bank Transfer - Outgoing	\$3.00 per transfer
Internet Banking Bank to Bank Transfer - Incoming	NO CHARGE
Cash Management	\$49.95 per month
Wire Transfer - Domestic Outgoing	\$18.00 per wire
ACH Origination	\$0.10 per item & \$2.50 per file
Cash Management - ACH Filters Only	\$19.95 per month
ACH Debit Blocking/Change	\$25.00 per block

ADDITIONAL SERVICES

Some services available to bank customers only

Service	Fee
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
Foreign Draft Collection (plus any applicable corresponding bank charges)	\$15.00 - \$60.00
Notary	NO CHARGE
Signature Guarantee	NO CHARGE
Research	\$25.00 per hour
MA DOR Levy	\$20.00
Safe Deposit Box	Varies
Safe Deposit Box Replacement Key	\$25.00
Drilled Safe Deposit Box	\$200.00
Night Depository	NO CHARGE
Lock Box Service (provided upon request)	Varies
Wire Transfer - Domestic Outgoing	\$25.00 per wire
Wire Transfer - Foreign Outgoing	\$65.00 per wire
Wire Transfer - Incoming	NO CHARGE
Abandoned Property Fee** (Checking and Savings Accounts only)	\$50.00
goMobile Banking	NO CHARGE
goMobile Deposit	NO CHARGE
Money Order	\$1.00 per check
Bill Pay Gift Check	\$2.99 per check
Bill Pay Donation Check	\$1.99 per check
Bill Pay Rush Delivery	Varies
ATM/Debit Card Replacement	\$15.00

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

\*\*Refer to Massachusetts General Laws Chapter 200A.

