## Fee Schedule

<table>
<thead>
<tr>
<th>Personal Account Fees</th>
<th>Business Account Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Account Type</strong></td>
<td><strong>Account Type</strong></td>
</tr>
<tr>
<td><strong>Minimum</strong></td>
<td><strong>Minimum</strong></td>
</tr>
<tr>
<td><strong>Balance</strong>*</td>
<td><strong>Balance</strong>*</td>
</tr>
<tr>
<td><strong>Service</strong>chargen</td>
<td><strong>Service</strong>chargen</td>
</tr>
<tr>
<td><strong>Checking Accounts</strong></td>
<td><strong>Checking Accounts</strong></td>
</tr>
<tr>
<td>No Fee Checking</td>
<td>Simple Business Checking</td>
</tr>
<tr>
<td>Minimum Balance: N/A</td>
<td>Minimum Balance: N/A</td>
</tr>
<tr>
<td>Service Charge: N/A</td>
<td>Service Charge: N/A</td>
</tr>
<tr>
<td>Personal Checking**†‡</td>
<td>Simple Business NOW Checking</td>
</tr>
<tr>
<td>Minimum Balance: $500</td>
<td>Minimum Balance: $500</td>
</tr>
<tr>
<td>Service Charge: $5.00</td>
<td>Service Charge: $5.00</td>
</tr>
<tr>
<td>Bonus Checking</td>
<td></td>
</tr>
<tr>
<td>Minimum Balance: $500</td>
<td></td>
</tr>
<tr>
<td>Service Charge: $10.00</td>
<td></td>
</tr>
<tr>
<td>Collegiate Checking</td>
<td></td>
</tr>
<tr>
<td>Minimum Balance: N/A</td>
<td></td>
</tr>
<tr>
<td>Service Charge: N/A</td>
<td></td>
</tr>
<tr>
<td><strong>Savings Accounts</strong></td>
<td><strong>Savings Accounts</strong></td>
</tr>
<tr>
<td>Statement Savings****</td>
<td>Business Statement Savings</td>
</tr>
<tr>
<td>Minimum Balance: $10</td>
<td>Minimum Balance: $10</td>
</tr>
<tr>
<td>Service Charge: $1.00</td>
<td>Service Charge: $1.00</td>
</tr>
<tr>
<td>Preferred Savings</td>
<td>Business Preferred Savings</td>
</tr>
<tr>
<td>Minimum Balance: $50,00</td>
<td>Minimum Balance: $50,00</td>
</tr>
<tr>
<td>Service Charge: $10.00</td>
<td>Service Charge: $10.00</td>
</tr>
<tr>
<td>Titanium Savings‡‡</td>
<td>Business Titanium Savings‡‡</td>
</tr>
<tr>
<td>Minimum Balance: $10,00</td>
<td>Minimum Balance: $10,00</td>
</tr>
<tr>
<td>Service Charge: $10.00</td>
<td>Service Charge: $10.00</td>
</tr>
<tr>
<td><strong>Money Market Accounts</strong></td>
<td><strong>Money Market Accounts</strong></td>
</tr>
<tr>
<td>Traditional Money Market</td>
<td>Business Money Market</td>
</tr>
<tr>
<td>Minimum Balance: $1,00</td>
<td>Minimum Balance: $2,500</td>
</tr>
<tr>
<td>Service Charge: $5.00</td>
<td>Service Charge: $10.00</td>
</tr>
<tr>
<td>Platinum Money Market</td>
<td>Business Platinum Money Market</td>
</tr>
<tr>
<td>Minimum Balance: $250,00</td>
<td>Minimum Balance: $250,00</td>
</tr>
<tr>
<td>Service Charge: $10.00</td>
<td>Service Charge: $10.00</td>
</tr>
<tr>
<td>Super Money Market‡</td>
<td>Business Super Money Market‡</td>
</tr>
<tr>
<td>Minimum Balance: $150,00</td>
<td>Minimum Balance: $150,00</td>
</tr>
<tr>
<td>Service Charge: $10.00</td>
<td>Service Charge: $10.00</td>
</tr>
<tr>
<td>Titanium Money Market</td>
<td>Business Titanium Money Market</td>
</tr>
<tr>
<td>Minimum Balance: $250,00</td>
<td>Minimum Balance: $250,00</td>
</tr>
<tr>
<td>Service Charge: $10.00</td>
<td>Service Charge: $10.00</td>
</tr>
</tbody>
</table>

* 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.

† No monthly service charge with direct deposit.

‡ Product no longer available for new accounts.

‡‡ Available to open at our Salem Office 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**
  - $10.00 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**
  - $25.00 per block
- **Check Order**
  - 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**
  - $25.00 per draft
  - (plus shipping)
- **Foreign Draft Collection**
  - $15.00 - $60.00 per draft
  - (plus any applicable corresponding bank charges)

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

* Refer to Massachusetts Generals 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.