



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

FEE SCHEDULE CHANGES

Effective June 1, 2016

PERSONAL ACCOUNT FEES

ACCOUNT TYPE	MINIMUM BALANCE*	SERVICE CHARGE
CHECKING ACCOUNTS		
No Fee Checking	N/A	N/A
Personal Checking	\$500	\$5** +
Bonus Checking	\$500	\$10
Collegiate Checking	N/A	N/A
SAVINGS ACCOUNTS **		
Passbook Savings	\$10	\$1**
Statement Savings	\$10	\$1**
Preferred Savings	\$50,000	\$10
Gold Savings	\$25,000	\$10
MONEY MARKET ACCOUNTS **		
Money Market	\$1,000	\$5
Premium Money Market	\$75,000	\$10
Gold Money Market	N/A	N/A
Platinum Money Market	\$250,000	\$10

BUSINESS ACCOUNT FEES

ACCOUNT TYPE	MINIMUM BALANCE*	SERVICE CHARGE
CHECKING ACCOUNTS		
Simple Business Checking	\$5,000	\$10***
Simple Business NOW Checking	\$500	\$5
SAVINGS ACCOUNTS **		
Business Savings	\$1,000	\$10
Business Preferred Savings	\$50,000	\$10
Business Gold Savings	\$25,000	\$10
MONEY MARKET ACCOUNTS **		
Business Money Market	\$2,500	\$10
Business Premium Money Market	\$75,000	\$10
Business Gold Money Market	N/A	N/A
Business Platinum Money Market	\$250,000	\$10

* 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 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.

++ 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. See Excess Transactions on page 2.

*** **Effective June 1, 2016 we will no longer offer our Advantage Business Checking Account. If you currently have an Advantage Business Checking Account your account will be converted to our Simple Business Checking Account. Your account number will not change.**

Bold text indicates change effective June 1, 2016.

ADDITIONAL SERVICES - Effective June 1, 2016

Some services are available to bank customers only.

SERVICE	FEE	SERVICE	FEE
Insufficient Funds Charge and Overdraft Item Charge for Check and ACH Transactions - Personal	\$25 per item	Cash Management - ACH Filters Only	\$19.95 per month
Insufficient Funds Charge and Overdraft Item Charge for Check and ACH Transactions - Business	\$25 per item	Foreign Currency Purchase (minimum \$10 plus shipping).....	1% of U.S. Total
Overdraft Protection Transfers (from Savings or Money Market Account)	\$3 per transfer	Foreign Currency Return (fee includes shipping)	\$30
Return Deposited Item - Business	\$10 per item	Foreign Draft (plus shipping)	\$25
Excess Transactions (Money Market and Savings Accounts only)	\$5 per item	Foreign Draft Collection (plus any applicable corresponding bank charges)	\$15 - \$60
ATM Transactions		Notary	NO CHARGE
Our ATMs	NO CHARGE	Signature Guarantee	NO CHARGE
Other Banks' ATMs (other banks may charge fee).....	NO CHARGE*	Research	\$25 per hour
Debit Card Transactions	NO CHARGE*	MA DOR Levy	\$20
Internet Banking	NO CHARGE	Safe Deposit Box Rental	Varies
Internet Banking Bank to Bank Transfer		Safe Deposit Box Replacement Key	\$25
Outgoing	\$3 per transfer	Drilled Safe Deposit Box	\$200
Incoming	No Charge	Night Depository	NO CHARGE
Bill Pay - Personal	NO CHARGE	Lock Box Service	Varies
Bill Pay - Business	NO CHARGE	Wire Transfer	
Bill Pay - Personal or Business		Domestic Outgoing	\$25 per wire
Gift Check	\$2.99 per check	Foreign Outgoing + (plus any applicable corresponding bank charges)	\$65 per wire
Donation Check	\$1.99 per check	Incoming	NO CHARGE
Rush Delivery	Varies	Abandoned Property Fee ** (Checking and Savings Accounts only)	\$50
E-Statements	NO CHARGE	goMobile Banking	NO CHARGE
Recurring Duplicate Account Statement	\$3 per statement	goMobile Deposit	NO CHARGE
24-Hour Telephone Banking	NO CHARGE	Money Order	\$1 per check
Stop Payment Order		ATM/Debit Card Replacement	\$15
Personal and Business (expires in 6 months)	\$25		
Check Order	Varies		
Money Market Check Order (first order free).....	Varies		
Treasurer's Check (if under \$1,000 and not withdrawn from account)	\$2 per check		
Cash Management	\$49.95 per month		
Wire Transfer - Domestic Outgoing	\$18 per wire		
ACH Origination	\$0.10 per item and \$2.50 per file		

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

** Refer to Massachusetts General Laws Chapter 200A.

+ Foreign wire transfers can be initiated Monday-Friday (excluding holidays) prior to 3:30 pm.

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