

## Personal Fee Schedule

Effective November 1, 2023

### Account Fees

Insufficient Funds Fee - Paid (Overdraft Fee) <sup>1</sup>	\$33.00
Insufficient Funds Fee - Returned (Returned Item Fee) <sup>1, 2</sup>	\$33.00
Unavailable Funds Fee	\$33.00
Stop Payment	\$33.00
Inactive Checking Account Monthly Fee (After 6 months on accounts with balances less than \$100.00)	\$5.00
Excess Transaction Fee (Statement Savings)*	\$10.00 <i>per item over 6</i>
Excess Transaction or Check Fee (Money Markets)*	\$10.00 <i>per item over 6</i>
New Account Closed within 6 months	\$10.00
IRA Transfer Fee	\$30.00
Retirement Plan Fee, per Plan	\$12.00

<sup>1</sup> Applies to overdrafts created by checks, in person withdrawals, ATM withdrawals, or other electronic means.

<sup>2</sup> An item or payment may be presented multiple times and we do not monitor or control the number of times a transaction is presented for payment. We may charge an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

\* Limited to 6 transfers per month by preauthorized, automatic, telephone, or computer transfer, or by check, draft, or similar order.

### ATM/MasterMoney® Card Services

Athol Savings Bank ATM Locations	Free
Non-Athol Savings Bank ATM withdrawals and/or balance inquiries*	\$1.00
Point-of-Sale transactions	Free
Replacement Cards	\$20.00
Rush Replacement Card	\$35.00

\*First 5 free per statement cycle. ATM owner surcharge may apply.

### Cash Reserve Services

OD Protection Transaction Fee (Automatic Transfer Protection from savings)	\$10.00
Overdraft Protection Annual Fee	\$33.00

### Online Banking and Bill Pay

Online Banking	Free
Bill Pay	Free

### Checks

Money Orders	\$5.00
Treasurer/Bank Check	\$5.00
Certified Check	\$33.00

### Funds Transfers

Domestic Wire, incoming	\$15.00
Domestic Wire, outgoing	\$25.00
Foreign Wires, outgoing	\$50.00



## International

Canadian Check Fee (per item)	\$21.00
Canadian Check Return Fee (per item)	\$25.00
Foreign Check Fee (per item)*	\$35.00 - 80.00
Foreign Check Return Fee (per item)	\$40.00

\*Fee applies to Canadian currency checks, U.S. dollar checks drawn on Canadian Banks and U.S. dollar checks drawn on banks in: United Kingdom, France, Germany, and Japan. All other items are subject to an \$80 fee.

## Other

Collection Item	\$25.00
Deposited/Cashed Item Returned	\$7.11
Tax Levy	\$75.00
Account Research	\$25.00/Hour, Minimum \$25.00
Abandoned Property	\$50.00
Copies 1099, 1098	\$5.00
Duplicate Statement	\$6.00
Copy of Statement	\$3.00
Copy of images per page	\$1.50
Notary Service (customers)	Free
Notary Service (non-customers)	\$1.25
Back-up withholding set up fee	\$10.00
Returned Mail (per month, per account)	\$15.00

## Account Information

<b>Accounts*</b>	<b>Minimum Balance</b>	<b>Monthly Service Charge**</b>
<b>Checking</b>		
Completely Free Checking	\$0.00	\$0.00
Direct Free Interest Checking	\$0.00	\$0.00
Fabulous 50 Free Interest Checking	\$0.00	\$0.00
Premium Interest Checking	\$1,000.00	\$8.00
18/65 Checking	\$0.00	\$0.00
<b>Savings</b>		
Statement Savings	\$100.00	\$3.00
Transactional Statement Savings	\$100.00	\$3.00
Club Savings	\$0.00	\$0.00
Money Market	\$2,500.00	\$10.00
Premium Money Market	\$2,500.00	\$10.00
Xtreme Money Market	\$2,500.00	\$10.00
IRA Statement Savings	\$0.00	\$0.00

\*You may be eligible for a waiver or discount of fees relative to your savings account(s) and/or checking account(s) if you are 65 years of age or older, or 18 years of age or under. Please contact us if you qualify.

\*\*Monthly Service Charges apply only if the balance falls below the minimum.



## Business Fee Schedule

Effective November 1, 2023

### Account Fees

Insufficient/Unavailable <sup>1, 2</sup>	\$35.00
Stop Payment	\$35.00
Inactive Checking Account Monthly Fee (After 6 months on accounts with balances less than \$100.00)	\$20.00
New Account Closed within 6 months	\$10.00
IRA/SEP Transfer Fee	\$30.00
Retirement Plan Fee, per Plan	\$12.00

<sup>1</sup> Applies to overdrafts created by checks, in person withdrawals, ATM withdrawals, or other electronic means.

<sup>2</sup> An item or payment may be presented multiple times and we do not monitor or control the number of times a transaction is presented for payment. We may charge an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

### ATM/Business Debit Card Services

Athol Savings Bank ATM Locations	Free
Non-Athol Savings Bank ATM withdrawals and/or balance inquiries*	\$1.00
Point-of-Sale transactions	Free
Replacement Cards	\$20.00

\*First 5 free per statement cycle. ATM owner surcharge may apply.

### Cash Reserve Services

OD Protection Transaction Fee (per transfer) (Automatic Transfer Protection from savings)	\$10.00
Business Overdraft Line of Credit (per year)	\$35.00

### Checks

Money Orders	\$5.00
Treasurer/Bank Check	\$5.00
Certified Check	\$35.00

### Funds Transfers

Domestic Wire, incoming	\$15.00
Domestic Wire, outgoing	\$25.00
Foreign Wires, all	\$50.00

### Night Depository

Plastic Deposit Bags (per 100)	\$20.00
Night Deposit Key Replacement	\$5.00
Extra Night Deposit Keys (each)	\$5.00

### International

Canadian Check Fee (per item)	\$21.00
Canadian Check Return Fee (per item)	\$25.00
Foreign Check Fee (per item)*	\$35.00 - 80.00
Foreign Check Return Fee (per item)	\$40.00

\*Fee applies to Canadian currency checks, U.S. dollar checks drawn on Canadian Banks and U.S. dollar checks drawn on banks in: United Kingdom, France, Germany, and Japan. All other items are subject to a \$80 fee.



**Other**

Collection Item (Domestic)	\$25.00
Collection Item (Foreign)	\$30.00
Deposited/Cashed Item Returned	\$10.00
Tax Levy	\$75.00
Account Research	\$25.00/Hour, Minimum \$25.00
Abandoned Property	\$50.00
Interim/Copy of Statements	\$5.00
Copies 1099, 1098	\$5.00
Duplicate Statement	\$6.00
Copy of Statement	\$3.00
Copy of images per page	\$1.50
Statements, special handling	\$5.00
Back-up Withholding Set-Up Fee	\$10.00
Returned Mail (per month, per account)	\$15.00

**Account Information****Business Checking****Completely Free Business Checking**

Minimum Balance	\$0.00
Monthly Service Charge	\$0.00
Monthly per item fee in excess of 1000 debit and credit transactions	\$0.25 per debit and credit item

**Business Interest Checking**

Minimum Balance	\$1,000.00
Monthly Service Charge*	\$8.00
Monthly per item fee in excess of 1000 debit and credit transactions	\$0.25 per debit and credit item

**Commercial Checking**

Minimum Balance	\$0.00
Monthly Service Charge (May be reduced by the Earnings Credit)	\$15.00
Per transaction item fee **	\$0.12

**Municipal Checking**

Minimum Balance	\$10,000.00
Monthly Service Charge*	\$10.00
Monthly debit fee if balance falls below minimum	\$0.10 per debit item
Monthly deposit fee if balance falls below minimum	\$0.08 per deposit

**IOLTA Checking**

Minimum Balance	\$0.00
Monthly Service Charge	\$0.00

\* Fee is charged only if minimum balance is not maintained

\*\* Includes deposited items, checks paid, external deposits, and external withdrawals

## **Business Savings**

### **Transactional Statement Savings**

Minimum Balance	\$100.00
Monthly Service Charge *	\$3.00

### **Business Statement Savings**

Minimum Balance	\$100.00
Monthly Service Charge *	\$3.00
Monthly Service Charge for excess transfers over 6 ***	\$10.00

### **Money Market**

Minimum Balance	\$2,500.00
Monthly Service Charge *	\$10.00
Monthly Service Charge for excess transfers over 6 ***	\$10.00

### **Municipal Money Market**

Minimum Balance	\$2,500.00
Monthly Service Charge *	\$10.00
Monthly Service Charge for excess transfers over 6 ***	\$10.00

### **Tiered Municipal Money Market**

Minimum Balance	\$2,500.00
Monthly Service Charge *	\$10.00
Monthly Service Charge for excess transfers over 6 ***	\$10.00

### **Xtreme Business Money Market**

Minimum Balance	\$2,500.00
Monthly Service Charge *	\$10.00
Monthly Service Charge for excess transfers over 6 ***	\$10.00

\* Fee is charged only if minimum balance is not maintained

\*\*\* Limited to 6 transfers per month by preauthorized, automatic, telephone, or computer transfer, or by check, draft, or similar order.



# Safe Deposit Schedule of Fees

Effective January 1, 2023

## Box Rental Fees

Size	Annual Rent	Annual Rent with Auto Payment
1 ½ x 5	\$20.00	\$10.00
2 x 5	\$50.00	\$30.00
3 x 5	\$55.00	\$35.00
4 x 5	\$60.00	\$40.00
5 x 5	\$65.00	\$45.00
3 x 10	\$70.00	\$50.00
5 x 10 & 7 x 10	\$80.00	\$60.00
10 x 10	\$145.00	\$125.00
15 x 10 & 17 x 10	\$170.00	\$150.00
Chests	\$220.00	\$200.00

## Miscellaneous Fees

Drilling Box	\$200.00
Key Replacement	\$25.00
Late Fee	\$5.00 per month

## Safe Deposits Boxes are located in the following locations:

- Main Office Service Center, 388 Main St., Athol, MA 01331
- Ashburnham Office, 52 Main St., Ashburnham, MA 01430
- Gardner Office, 196 Timpany Blvd., Gardner, MA 01440
- Winchendon Office, 112 Central St., Winchendon, MA 01475

***Not all sizes and boxes are available at all branches***

**Note:** Athol Savings Bank does not provide insurance for the contents of your safe deposit box. The contents are also not insured by any government insurance program. You may, at your own expense, secure your own insurance.