



# COMMERCIAL FEE SCHEDULE

Effective 5/5/2019

Fees and Minimum Balances are subject to change by the Bank.

Member FDIC  
Member DIF



## Business Accounts

### Commercial Checking\*

Service Fees: \$10.00 Per Month, Per ACH Withdrawal:  
\$0.15, Per Check: \$0.20, Per Item Deposited: \$0.10, Per  
Deposit: \$0.70

### Entrepreneur Checking

Service Fee: \$10.00 Per Month  
Minimum Balance to Avoid Service Fee: \$1,000.00

### Non-Profit Checking (Incorporated)\*

Service Fees: \$5.00 Per Month, Per ACH Withdrawal:  
\$0.07, Per Check: \$0.10, Per Item Deposited: \$0.05, Per  
Deposit: \$0.35

### Non-Profit Checking (Non-Incorporated)

Service Fee: \$10.00 Per Month  
Minimum Balance to Avoid Service Fee: \$1,000.00

### IOLTA Checking

Service Fees: None

### Commercial Money Market

Service Fee: \$10.00 Per Month  
Minimum Balance to Avoid Service Fee: \$1,000.00

### Municipal Money Market

Service Fee: \$10.00 Per Month  
Minimum Balance to Avoid Service Fee: \$1,000.00

### Smile Worcester County Money Market

Service Fee: \$7.00 Per Month  
Minimum Balance to Avoid Service Fee: \$5,000.00

Transactions include deposits, deposited items and checks written.

\* Fees can be offset with earnings credit.

## Business Services

Account Research: Per Hour, 1 Hour Minimum	\$ 25.00
Check Collection Fee	25.00
Deposited / Cashed Item Returned	10.00
Document Replacement	10.00
(Passbooks, Duplicate Statements, etc)	
Duplicate Mortgage Discharge/Title Release	25.00
Early Account Closing – Within 6 Months of Opening	20.00
(Checking, Savings & Money Markets)	
Failure to Provide Correct TIN or EIN	50.00
Foreign Check Collection Fee	15.00
Plus Exchange & Correspondent Bank Fees	
Garnishments / Levies	125.00
Insufficient Funds Fee	35.00
Money Order	4.00
Notary Service	FREE
Photocopy / Check Copy	2.00
Special Mail Handling (Excluding Postage)	2.00
Stop Payment Fee	35.00
Sustained Overdraft Fee	\$10 / day after 5 <sup>th</sup> day overdrawn
(Fees and service charges causing overdrawn status can trigger the Sustained Overdraft Fee)	
Temporary Checks (per page of 3)	3.00
Treasurer's Check	6.00
Unavailable Funds Fee	35.00
Undeliverable Statement	5.00
Wire Transfer – Domestic (Outgoing)	25.00
International (Outgoing)	50.00

## Retirement Accounts

IRA/Roth/Education/SEP Transfer Fee (Per Plan)	\$ 50.00
SEP Annual Fee (Per Plan)	\$ 50.00

## Overdraft Protection Services

Overdraft Protection Transfer Fee (Daily) <sup>1</sup>	\$10.00
Minuteman Business Cash Reserve Annual Fee <sup>1</sup>	\$25.00
Occasional Overdraft Privilege Service <sup>2</sup>	\$35.00 each

<sup>1</sup> Requires Service Agreement

<sup>2</sup> Please refer to our OOPS Disclosure for eligibility & more information

## Safe Deposit Boxes

Annual Box Rentals:

2x5 .....	\$35.00	3x5 .....	\$40.00	5x5 .....	\$ 45.00
3x10 .....	\$60.00	5x10 .....	\$90.00	10x10 .....	\$155.00

Late Fee (Per Month) \$ 10.00

Key Replacement 10.00

Drilling of Box \$25.00 Plus Locksmith & Notary Cost

## Business Online Banking Services

Expedited Payments – Electronic Same Day	\$ 15.00
Overnight Paper Check	25.00
PopMoney – 3-Day Service Fee (Outgoing)	0.75
Next Day Service (Outgoing)	1.50
Remote Deposit Capture (Per Month)	75.00
Cash Management (Per Month)	25.00

- Additional fees may apply for remote deposit and cash management services. Please contact your account officer for more information.

## ATM / Mastercard® Debit Card Services

Bay State Savings Bank ATM Locations	UNLIMITED FREE
**Non-BSSB ATM Withdrawals	0.75
Point of Sale Transactions	FREE
Card Replacement/Repin	\$10.00
Expedited Card Delivery	\$25.00

## Locations and Contact Information

Commercial Department Telephone	(508) 890-9050
Commercial Department Facsimile	(508) 751-6454
28 Franklin Street, Worcester (Loan Center)	(508) 890-8900
378 Burncoat Street, Worcester *	(508) 890-8920
275 Mill Street, Worcester *+	(508) 890-8940
799 Grafton Street, Worcester *	(508) 890-9620
628 Main Street, Holden *+	(508) 890-8960
123 Auburn Street, Auburn *+	(508) 890-8980
99 Auburn Street, Auburn High School	(508) 890-8995
(Not open to the public)	

\*Full Service Location With ATM + Safe Deposit Boxes Available

Please visit our website for additional information & details on our services or contact one of our branch locations.

Main Toll Free Number: (800) 244-8161  
Main Local Number: (508) 890-9000  
Toll Free Telephone Banking: (888) 533-6696  
Toll Free Bay State Online®: (844) 620-1283  
Bay State Online: [www.baystatesavingsbank.com](http://www.baystatesavingsbank.com)