



RETAIL FEE SCHEDULE

Member FDIC
Member DIF



Effective 1/1/2020

Fees and Minimum Balances are subject to change by the Bank

We take banking personally.

Account	Minimum Balance (To avoid service charge)	Service Charge
Kasasa Cash	None	None
Kasasa Cash Back	None	None
Kasasa Saver	None	None
<i>The Kasasa Saver account is only available to Kasasa checking account customers</i>		
Basic Checking	None	\$3.00
<i>Per withdrawal (15 free, including 8 checks)</i>		
Basic Savings	None	None
Passbook/Statement Savings	None	None
Exclusive Checking	\$500	7.00
Exclusive Checking with Interest	1,000.	10.00
Gold Rewards Account	5,000.	15.00
Classic Checking	500.	7.00
Smile Worcester County Money Market	5,000.	7.00
Minuteman Money Manager	1,000.	7.00
Bay State Bank Money Market	7,500.	15.00
Bank on Worcester County*	None	None
<i>*Account eligibility requires referral by Worc. Community Action Council</i>		

Service Fees

Account Research: Per Hour, 1 Hour Minimum	\$ 25.00
Check Collection Fee	25.00
Deposited/Cashed Item Returned	7.81
Document Replacement	10.00
<i>(Passbooks, Duplicate Statements, check copies, etc.)</i>	
Duplicate Mortgage Discharge/Title Release	25.00
Early Account Close - Within 6 months	20.00
<i>(Kasasa accounts are exempt)</i>	
Excess Withdrawal Fee (Reg D Violation)	5.00/ withdrawal
Failure to Provide correct TIN	50.00
Foreign Check Collection Fee	15.00
<i>(Plus Exchange & Correspondent Bank Fees)</i>	
Garnishments/Levies	125.00
^Generations Gold Membership	6.95/Quarter
Insufficient Funds Fee	35.00
*Money Order	4.00
Photocopy/Check Copy	2.00
Special Mail Handling, excluding postage	2.00
Stop Payment Fee	35.00
Sustained Overdraft fee	\$5 / day after 5 th day overdrawn
<i>(Fees and service charges causing overdrawn status can trigger the Sustained Overdraft Fee)</i>	
Temporary Check (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
<i>*Free for Gold Rewards Accounts.</i>	
<i>^Free for the first 12 months for Gold Rewards Accounts then discounted to \$4.75 per quarter thereafter.</i>	

Retirement Account Services

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

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

Overdraft Protection Services

Overdraft Protection Deposit to Deposit Transfer ¹	Free
Minuteman Plus Cash Reserve Annual Fee ²	\$15.00
Occasional Overdraft Privilege Service ³	\$35.00 each

¹ Requires service agreement

² Product has been discontinued. Fee applies to existing lines

³ Please refer to our OOPS Disclosure for eligibility and more information

CHECK CLEARING POLICY: Daily, checks presented for payment against your checking account are processed in order (by serial number)

Safe Deposit Services

Annual Box Rentals:

50% discount to Gold Rewards Accounts & Bay State Select Circle (subject to availability). Other discounts for other account types may apply. Ask for details.

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 and notary costs				

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

***Gold Rewards Accounts have unlimited free ATM withdrawals.*

Basic Checking Accounts are subject to account terms and condition limits of 15 withdrawals with all excess withdrawals subject to \$1 fee for each withdrawal exceeding 15 including all ATM transactions both foreign and BSSB terminals. Kasasa account ATM rewards where applicable will be rebated in accordance with Kasasa account terms, conditions, and disclosures.

Loans

Partial Release	\$250.00
Subordination Fee	\$125.00

Branch/ATM Locations

28 Franklin Street, Worcester	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, no ATM)

+ Safe Deposit Boxes Available

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

You may be eligible for a waiver and discount of fees relative to your savings and/or checking account if you are: 65 years of age or over; 18 years of age or under. Please provide proof of age if you qualify at any branch office. Certain fees not related to deposit or withdrawal account activity will be assessed. Any Customer Service Representative will be happy to provide you with additional information about any of our services and fees