

Account	Minimum Balance (To avoid service charge)	Service Charge
Kasasa Cash	None	None
Kasasa Cash Back	None	None
Kasasa Saver	None	None

The Kasasa Saver account is only available to Kasasa checking account customers

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
Consumer Tiered Money Market	1,000.	10.00
Minuteman Money Manager	1,000.	10.00
Bay State Bank Money Market	7,500.	10.00
Bank on Worcester County*	None	None

\*Account eligibility requires referral by Worc. Community Action Council

### Service Fees

Abandoned Property		\$ 50.00
Account Research: Per Hour, 1 Hour Minimum		25.00
Check Collection Fee		25.00
Deposit Return Item		7.11
Document Replacement		10.00
<i>(Passbooks, Duplicate Statements, check copies, etc.)</i>		
Failure to Provide correct TIN		50.00
Foreign Check Collection Fee		15.00
<i>(Plus Exchange &amp; Correspondent Bank Fees)</i>		
Garnishments/Levies		125.00
^Generations Gold Membership		6.95/Quarter
Insufficient Funds Charge		35.00
*Money Order		4.00
Notary Service		None
Photocopy/Check Copy		2.00
Signature/Medallion Guarantee		50.00
Special Mail Handling, excluding postage		2.00
Stop Payment Fee		35.00
Sustained Overdraft fee	\$5 / day after 5 <sup>th</sup> 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

### Loans\*

Duplicate Discharge/Title Release	\$25.00
Partial Release	250.00
Subordination Fee	125.00

\*Not inclusive of all potential loan-related fees

### Overdraft Protection Services

Overdraft Protection Deposit to Deposit Transfer <sup>1</sup>	Free
Minuteman Plus Cash Reserve Annual Fee <sup>2</sup>	\$15.00
Insufficient Funds Charge <sup>3</sup>	35.00 each

<sup>1</sup> Requires service agreement

<sup>2</sup> Product has been discontinued. Fee applies to existing lines

<sup>3</sup> Applies to Occasional Overdraft Privilege Service. 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					25.00
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	50.00

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

Kasasa account ATM rewards where applicable will be rebated in accordance with Kasasa account terms, conditions, and disclosures.

### Branch/ATM Locations

28 Franklin Street, Worcester <sup>1</sup>	(508) 890-8900
378 Burncoat Street, Worcester <sup>1, 3</sup>	(508) 890-8920
275 Mill Street, Worcester <sup>1, 2, 3</sup>	(508) 890-8940
799 Grafton Street, Worcester <sup>1, 3</sup>	(508) 890-9620
628 Main Street, Holden <sup>1, 2, 3</sup>	(508) 890-8960
123 Auburn Street, Auburn <sup>1, 2, 3</sup>	(508) 890-8980
99 Auburn Street, Auburn High School	(508) 890-8995
<i>(Not open to the public)</i>	

<sup>1</sup>Full Service Location With ATM

<sup>2</sup>Safe Deposit Boxes Available

<sup>3</sup>Drive-Up Available

### Contact Us

Main Toll Free Number: (800) 244-8161  
 Main Local Number: (508) 890-9000  
 Spanish/Español: (508)-890-9090  
 Lost/Stolen Debit Cards: (833) 337-6075  
 Telephone Banking: (888) 533-6696  
 Online Banking Support: (800) 244-8161  
 Bay State Online@: [www.baystatesavingsbank.com](http://www.baystatesavingsbank.com)

### 18-65 NOTICE

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