



Member FDIC Member NCUA We take banking personally.

COMMERCIAL FEE SCHEDULE

Effective 3/1/2022

Fees and Minimum Balances are subject to change.

Business Accounts

Commercial Checking*	
Service Fees (per month)	\$10.00
Per ACH Withdrawal/Credit	0.15
Per Check	0.20
Per Item Deposited	0.10
Per Deposit	0.70
Business Checking	
Service Fee (per month)	10.00
Minimum Balance to Avoid Service Fee	1,000.00
IOLTA Checking	
Service Fee	None
Commercial Money Market	
Service Fee (per month)	10.00
Minimum Balance to Avoid Service Fee	1,000.00
Municipal Money Market	
Service Fee (per month)	10.00
Minimum Balance to Avoid Service Fee	1,000.00

*The above fees can be offset with earnings credit.

Business Services

Abandoned Property	\$50.00
Account Research (per hour, 1 hour minimum)	25.00
Check Collection Fee	25.00
Deposit Return Item	10.00
Document Replacement (Passbooks, Dup. Statements, etc.)	10.00
Duplicate Mortgage Discharge/Title Release	25.00
Failure to Provide Correct TIN or EIN	50.00
Foreign Check Collection Fee*	15.00
<i>*Exchange & Correspondent Bank Fees May Apply</i>	
Garnishments / Levies	125.00
Insufficient Funds Charge	35.00
Signature/Medallion Guarantee	50.00
Money Order	4.00
Notary Service	FREE
Paper Statements Fee (per month)	3.00
Photocopy / Check Copy	2.00
Special Mail Handling (Excluding Postage)	2.00
Stop Payment Fee	35.00
Sustained Overdraft Fee**	\$10 / day after 5 th day overdrawn
<i>**Fees and service charges causing overdrawn status can trigger the Sustained Overdraft Fee.</i>	
Temporary Checks (per page of 3)	3.00
Treasurer's Check	6.00
Unavailable Funds Fee	35.00
Undeliverable Statement	5.00
Wire Transfer Fees	
Domestic (Outgoing)	25.00
Domestic (Incoming)	15.00
International (Outgoing)	50.00
International (Incoming)	25.00

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) ¹	\$10.00
Minuteman Business Cash Reserve Annual Fee ¹	25.00
Insufficient Funds Charge ²	35.00 each
¹ Requires Service Agreement	
² Applies to Occasional Overdraft Privilege Service. Please refer to our OOPS Disclosure for eligibility and 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	25.00
Drilling of Box	\$25.00 Plus Locksmith & Notary Cost

Business Online Banking Services

Bill Pay Expedited Payments – Electronic Same Day	\$ 15.00
Overnight Paper Check	25.00
Remote Deposit Capture (Per Month)	75.00
ACH Automated Clearing House (Per Month)	25.00
Online Wire Transfers (Per Month)	25.00
Automated Target Sweep Zero Balance Service	25.00
Automated Line of Credit Advance Service	75.00

ATM / Mastercard® Debit Card Services

BSSBS ATM Locations	UNLIMITED FREE
Non-BSSB ATM Withdrawals	\$1.50
Point of Sale Transactions	FREE
Card Replacement/Repin	10.00
Expedited Card Delivery	50.00

Locations and Contact Information

Commercial Department Telephone	(508) 890-9050
Commercial Department Facsimile	(508) 751-6454
28 Franklin Street, Worcester ¹	(508) 890-8900
378 Burncoat Street, Worcester ^{1,3}	(508) 890-8920
275 Mill Street, Worcester ^{1,2,3}	(508) 890-8940
799 Grafton Street, Worcester ^{1,3}	(508) 890-9620
628 Main Street, Holden ^{1,2,3}	(508) 890-8960
123 Auburn Street, Auburn ^{1,2,3}	(508) 890-8980
99 Auburn Street, Auburn High School ⁴	(508) 890-8995

¹Full Service Location With ATM

²Safe Deposit Boxes Available

³Drive-Up Available

⁴Not open to the public

Please visit our website for additional information or contact one of our branch locations.

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