

Account	Minimum Balance (To avoid service charge)	Service Charge
Kasasa Cash	None	None
Kasasa Cash Back	None	None
Kasasa Saver	None	None
<i>Kasasa Saver account only available to Kasasa checking customers</i>		
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

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
Paper Statement Fee^^	3.00
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 overdraft
<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
Domestic Incoming	15.00
International Incoming	25.00
<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>	
<i>^^Paper statement fee can be waived if the accountholder signs up for e-statements.</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)					
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	\$1.50
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 <sup>4</sup>	(508) 890-8995

<sup>1</sup>Full Service Location With ATM      <sup>2</sup>Safe Deposit Boxes Available  
<sup>3</sup>Drive-Up Available      <sup>4</sup>Not Open To The Public

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@: <a href="http://www.baystatesavingsbank.com">www.baystatesavingsbank.com</a>	

**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