

COMMERCIAL FEE SCHEDULE

Effective 1/5/2023

Fees and Minimum Balances are subject to change.

Business Accounts

Commercial Checking*

| | |
|---------------------------|---------|
| Service Fee (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 | 1000.00 |

IOLTA Checking

| | |
|-------------------------|------|
| Service Fee (per month) | None |
|-------------------------|------|

Commercial Money Market

| | |
|--------------------------------------|---------|
| Service Fee (per month) | \$10.00 |
| Minimum Balance to Avoid Service Fee | 1000.00 |

Municipal Money Market

| | |
|--------------------------------------|---------|
| Service Fee (per month) | \$10.00 |
| Minimum Balance to Avoid Service Fee | 1000.00 |

*The above fees can be offset with earnings credit.

Business Services

| | |
|---|-------------|
| Abandoned Property | \$75.00 |
| Account Research (per hour, 1 hour minimum) | 25.00 |
| Check Collection Fee | 25.00 |
| Coin Machine Fee (free for customers) | 6% + \$0.25 |
| Deposit Return Item | 10.00 |
| Document Replacement (Passbooks, Duplicate 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 |

*Exchange & Correspondent Bank Fees May Apply

| | |
|--|--------|
| Garnishments/Levies | 125.00 |
| Insufficient Funds Charge | 35.00 |
| Signature/Medallion Guarantee | 50.00 |
| Money Order | 4.00 |
| Notary Service | FREE |
| Paper Statement 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 | |

**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 Fee | 5.00 |
| Wire Transfer Fees | |
| Domestic (Outgoing) | 25.00 |
| Domestic (Incoming) | FREE |
| International (Outgoing) | 50.00 |
| International (Incoming) | FREE |

Retirement Account Services

| | |
|--|---------|
| IRA/Roth/Education/SEP Transfer fee (per Plan) | \$50.00 |
| SEP Annual Fee (per Plan) | 50.00 |

Overdraft Protection Services

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|---|------------|
| 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.....\$40.00 |
| 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

| | |
|----------------------------|----------------|
| BSSB ATM Locations | UNLIMITED FREE |
| Non-BSSB ATM Withdrawals | \$3.00 |
| Point of Sale Transactions | FREE |
| Card Replacement/Repin | 10.00 |
| Expedited Card Delivery | 50.00 |

Branch/ATM Locations

| | |
|---|----------------|
| 28 Franklin Street, Worcester ¹ | (508) 890-8900 |
| 378 Burncoat Street, Worcester ^{1,3} | (508) 890-8900 |
| 275 Mill Street, Worcester ^{1,2,3} | (508) 890-8900 |
| 799 Grafton Street, Worcester ^{1,3} | (508) 890-8900 |
| 628 Main Street, Holden ^{1,2,3} | (508) 890-8900 |
| 123 Auburn Street, Auburn ^{1,2,3} | (508) 890-8900 |
| 99 Auburn Street, Auburn High School ⁴ | (508) 890-8900 |

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|--|---|
| ¹ Full Service Location / ATM | ² Safe Deposit Boxes Available |
| ³ Drive Up Available | ⁴ Not Open to the Public |

Contact Us

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|-----------------------------|-----------------------------|
| 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 |
| 24/7 Online Banking Support | (833) 888-0305 |
| Bay State Online® | www.baystatesavingsbank.com |

