

# COMMERCIAL FEE SCHEDULE

Effective 5/26/2023

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<br>(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 <sup>th</sup> 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

|   |            |
|---|------------|
| Overdraft Protection Transfer Fee (Daily) <sup>1</sup>  | \$10.00    |
| Minuteman Business Cash Reserve Annual Fee <sup>1</sup> | 25.00      |
| Insufficient Funds Charge <sup>2</sup>                  | 35.00 each |

<sup>1</sup> Requires Service Agreement

<sup>2</sup> Applies to Occasional Overdraft Privilege Service. Please refer to our OOPS disclosure for eligibility and more information.

## Safe Deposit Box Annual Rental Fees

|  |                                      |                    |
|--|--------------------------------------|--------------------|
| 2x5...\$55.00*   | 3x5.....\$60.00*                     | 5x5.....\$70.00*   |
| 3x10....\$80.00*   | 5x10.....\$110.00*                   | 10x10....\$150.00* |
| Late Fee (Per Month)   |                                      | \$10.00            |
| Key Replacement  |                                      | 25.00              |
| Drilling of Box  | \$25.00 plus Locksmith & Notary Cost |                    |
| *BSSB Checking with Autopay Discount   | \$20.00 Off Annual Rental Fee        |                    |
| *Existing box rental agreements are automatically grandfathered at the discounted rate |                                      |                    |

## 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 <sup>1</sup>        | (508) 890-8900 |
| 378 Burncoat Street, Worcester <sup>1,3</sup>     | (508) 890-8900 |
| 275 Mill Street, Worcester <sup>1,2,3</sup>       | (508) 890-8900 |
| 799 Grafton Street, Worcester <sup>1,3</sup>      | (508) 890-8900 |
| 628 Main Street, Holden <sup>1,2,3</sup>          | (508) 890-8900 |
| 123 Auburn Street, Auburn <sup>1,2,3</sup>        | (508) 890-8900 |
| 99 Auburn Street, Auburn High School <sup>4</sup> | (508) 890-8900 |

|  |   |
|--|---|
| <sup>1</sup> Full Service Location / 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              |
| 24/7 Online Banking Support | (833) 888-0305              |
| Bay State Online®           | www.baystatesavingsbank.com |