

Account	Minimum Balance (to avoid service charge)	Service Charge
Interest Checking	None	None
Cashback Checking	None	None
Flex Savings	None	None
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

Overdraft Protection Services	
Overdraft Protection Transfer Fee (Daily) ¹	\$10.00
Minuteman Plus Cash Reserve Annual Fee ²	15.00
Insufficient Funds Charge ³	35.00 each
¹ Requires Service Agreement	
² Product has been discontinued; fee applies to existing lines.	
³ 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 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	

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
<i>**Gold Rewards Accounts have unlimited free ATM withdrawals.</i>	
<i>Interest Checking & Cashback Checking ATM fees will be rebated in accordance with account terms, conditions, and disclosures.</i>	

Business Online Banking Services	
Bill Pay Expedited Payments	
Electronic Same Day	\$15.00
Overnight Paper Check	25.00

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
¹ Full Service Location / ATM	² Safe Deposit Boxes Available
³ Drive Up Available	⁴ 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

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.

Service Fees	
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	8.41
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
<i>*Exchange & Correspondent Bank Fees May Apply</i>	
Garnishments/Levies	125.00
^Generations Gold Membership	6.95/Quarter
Insufficient Funds Charge	35.00
*Money Order	4.00
Notary Service	FREE
Paper Statement Fee (per month)^^	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 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 Fee	5.00
Wire Transfer Fees	
Domestic (Outgoing)	25.00
Domestic (Incoming)	FREE
International (Outgoing)	50.00
International (Incoming)	FREE

*Free for Gold Rewards Accounts

^Free for the first 12 months for Gold Rewards Accounts then discounted to \$4.75 per quarter thereafter.

^^Paper statement fee can be waived with e-statements.

Retirement Account Services	
IRA/Roth/Education/SEP Transfer fee (per Plan)	\$50.00
SEP Annual Fee (per Plan)	50.00

Loans*	
Duplicate Discharge/Title Release	\$25.00
Partial Release	250.00
Subordination Fee	125.00
<i>*Not inclusive of all potential loan-related fees</i>	

