

Business Accounts

Commercial Checking*	
Service Fee (per month)	\$10
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
Minimum Balance to Avoid Service Fee	\$1,000
IOLTA Checking	
Service Fee (per month)	None
Commercial Tiered Money Market	
Service Fee (per month)	\$10
Minimum Balance to Avoid Service Fee	\$1,000

*The above fees may be offset with earnings credit.

Account Fees

Account Inactivity Fee (per month)	\$5
<i>Charged to accounts with no activity for 1096 days</i>	
Document Replacement Fee	\$10
<i>Passbooks, Duplicate Statements, etc.</i>	
Early Account Closeout Fee (within 6 months)	\$15
Insufficient Funds Fee+	\$35
IRA Transfer Fee (per plan)	\$50
Paper Statement Fee (per month)	\$3
Returned Deposited Item	\$10
SEP IRA Annual Fee (per plan)	\$50
Stop Payment Fee	\$35
Sustained Overdraft Fee*	\$10/day after 5th day overdrawn
Unavailable Funds Fee+	\$35

ATM/Mastercard® Debit Card Services

BSSB ATM Locations	FREE
Non-BSSB ATM Withdrawals	\$3
Point of Sale Transactions	FREE
Card Replacement / Re-Pin	\$10
Expedited Card Delivery	\$50

Checks

Money Orders	\$4
Treasurer/Bank Checks	\$6
Temporary Check Printing (per page of 3)	\$3

Wire Transfers

Domestic Wire (Incoming)	\$15
Domestic Wire (Outgoing)	\$25
International Wire (Incoming)	\$15
International Wire (Outgoing)	\$50

Overdraft Protection Services

Overdraft Protection Transfer Fee (Daily)	\$10
<i>Requires Service Agreement</i>	
Minuteman Business Cash Reserve Annual Fee	\$25
<i>Product has been discontinued; fee applies to existing lines</i>	
Insufficient Funds Fee+	\$35
<i>Applies to Occasional Overdraft Privilege Service - please refer to OOPS disclosure for eligibility and more information.</i>	

Digital Banking

Business Digital Banking	FREE
Business Bill Pay	FREE
Bill Pay Expedited Payments	
<i>Electronic Same Day</i>	\$15
<i>Overnight Paper Check</i>	\$25

Cash Management Services

<i>Cash Management fees are per month</i>	
Remote Deposit Capture	\$75
Automated Clearing House (ACH)	\$25
Online Wire Transfers	\$25
Automated Target Sweep Zero Balance Service	\$25
Automated Line of Credit Advance Service	\$75

Other

Abandoned Property	\$75
Account Research (per hour, 1 hour minimum)	\$25
Coin Counting Fee (free for customers)	8% of total
Duplicate Discharge/Title Release	\$25
Failure to Provide Correct TIN/EIN	\$50
Foreign Check Collection Fee	\$35
<i>Exchange and Correspondent Bank Fees may apply</i>	
Garnishments/Levies	\$125
Notary Service	FREE
Photocopy/Check Copy	\$2
Signature/Medallion Guarantee	\$50
Special Mail Handling (excluding postage)	\$2
Undeliverable Statement Fee (per month)	\$5

Safe Deposit Boxes

Subject to Availability at Mill Street, Holden, and Auburn Branches

Annual Rents***:				
	2 x 5	\$55	3 x 10	\$80
	3 x 5	\$60	5 x 10	\$110
	5 x 5	\$70	10 x 10	\$175

Late Fee (per month)	\$10
Key Replacement	\$25

Drilling of Box \$25 plus Locksmith & Notary Cost

***Autopay from BSSB Checking Discount \$20 off Annual Rental Fee.
Existing Box Rental agreements are automatically grandfathered at the discounted rate.

*Fees and service charges causing overdrawn status can trigger the Sustained Overdraft Fee

+This fee applies to items created by check, in-person withdrawals, ATM/Debit Card withdrawals, or other electronic means.