

RETAIL FEE SCHEDULE

Effective 7/1/24

Account Fees

Abandoned Property*	\$75
Account Inactivity Fee (per month)* <i>Charged to accounts with no activity for 1096 days</i>	\$5
Account Research <i>Per hour, 1 hour minimum</i>	\$25
Bad Address Fee (per month)	\$5
Coin Counting (free for customers)	8% of total
Document Replacement Fee	\$10
Early Account Closeout Fee (within 6 months)*	\$15
Foreign Check Collection Fee <i>Exchange and Correspondent Bank Fees may apply</i>	\$35
Garnishments/Levies	\$125
Insufficient Funds Fee*+	\$35
IRA Transfer Fee	\$50
Money Orders	\$4
Notary Service	FREE
Paper Statement Fee (per month)*	\$3
Photocopy/Check Copy	\$2
SEP IRA Annual Fee (per plan)	\$50
Signature/Medallion Guarantee	\$50
Special Mail Handling (excluding postage)	\$2
Stop Payment Fee*	\$35
Treasurer/Bank Checks	\$6
Temporary Check Printing (per page of 3)	\$3
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

Overdraft Protection Services

Overdraft Protection Transfer Fee (Daily) <i>Requires Service Agreement</i>	FREE
Minuteman Plus Cash Reserve Annual Fee <i>Product has been discontinued; fee applies to existing lines</i>	\$15
Insufficient Funds Fee*+ <i>Applies to Occasional Overdraft Privilege Service - please refer to OOPS disclosure for eligibility and more information.</i>	\$35

Digital Banking & Bill Pay

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

Wire Transfers

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

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		

***Notify us if you are 65 years of age or older or 18 years of age or younger. You are eligible for a waiver of these fees or a reduced fee.**

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

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