

Accounts*	Minimum Balance	Service Charge
-----------	-----------------	----------------

**Checking**

Interest Checking	None	None
Cashback Checking	None	None
Exclusive Checking	\$500	\$7
Exclusive Checking with Interest	\$1,000	\$10
Classic Checking	\$500	\$7

**Savings**

Flex Savings	None	None
Passbook/Statement Savings	None	None
Consumer Tiered Money Market	\$1,000	\$7
Minuteman Money Manager	\$1,000	\$10

**Account Fees**

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

**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	\$50
Foreign Check Collection Fee <i>Exchange and Correspondent Bank Fees may apply</i>	\$35
Garnishments/Levies	\$125
Notary Service	FREE
Partial Release	\$250
Photocopy/Check Copy	\$2
Signature/Medallion Guarantee	\$50
Special Mail Handling (excluding postage)	\$2
Subordination Fee	\$125
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	\$10

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.

\*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 of \$5 for insufficient or unavailable funds.

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