



## SCHEDULE OF FEES

Effective - March 1, 2018

### GENERAL FEES

Abandoned Account Processing	50.00
ATM - (Withdrawals, Deposits, Transfers at Non-AWAKE24 ATMs)	2.00
ATM Inquiries - (Non-AWAKE24 ATMs)	1.50
ATM/Debit Card Replacement	10.00
ATM/Debit Card Replacement Rush Delivery	60.00
Closed Account Fee (If account is closed within 90 days)	25.00
Coin Counter – Available at Main Office Only	8% of total
Collection Items - Outgoing (Canadian)	20.00
Collection Items - Outgoing (Other foreign items)	30.00
Collection Items - Processing Fees & Postage	Billed
Copies of Documents	5.00
Copies of Statement - (Additional/Duplicate/Interim)	5.00
Foreign Currency - Greater of 1% of purchase or	5.00
Inactive Account – Savings, Checking/Money Market (Charged monthly after 180 days of no customer initiated activity)	5.00
Lost Passbook Replacement	15.00
Money Order - Customer	4.00
Money Order - Non-Customer	5.00
Overdraft*	33.00
Overdraft – Under 19 / Over 65*	5.00
Continuous Overdraft Fee**	35.00
PopMoney - Per payment	.50
Research - Per hour, 1 hour min.	25.00
Retirement Plan - IRA Annual Fee	15.00
Retirement Plan - IRA Transfer Fee	40.00
Returned Deposit Item - (Consumer Account)	7.17
Returned Loan Payment Fee	33.00
Returned Mail - Per Piece	5.00
Stop Payment - Per item	33.00
Tax Levy, Attachment, Lien, Writ	75.00
Treasurer's Check	7.50
Wire Transfer In - Domestic	11.00
Wire Transfer Out - Domestic	24.00
Wire Transfer In - Foreign	20.00
Wire Transfer Out - Foreign	45.00

### PERSONAL CHECKING

<b>Basic Checking</b>	
Paper Statement Fee	5.00
<b>eChecking</b>	
Checks posted in excess of 6 per statement cycle - Per Item	.50
Paper Statement Fee	5.00
<b>Free Checking</b>	
Monthly Service Fee	N/C
<b>Interest Checking</b>	
Monthly Service Fee – (waived if the daily balance of \$600 is maintained.)	10.00
<b>Premium Checking</b>	
Monthly Service Fee – (waived if the daily combined balance of \$25,000 is maintained.)	20.00
<b>Student Checking</b>	
We will reimburse up to \$10 per statement cycle for fees assessed at Non-AWAKE24 ATM's.	5.00
Paper Statement Fee	

### PERSONAL SAVINGS

<b>Statement/Passbook Savings</b>	
Monthly Service Fee - (Waived if the daily balance of \$250 is maintained.)	1.00
<b>Investment Savings</b>	
Monthly Service Fee - (Waived if the daily balance of \$2,500 is maintained.)	7.50
Transactions posted in excess of 6 per month	10.00
<b>Money Market</b>	
Monthly Service Fee - (Waived if the daily balance of \$2,500 is maintained.)	10.00
Transactions posted in excess of 6 per month	10.00

### SAFE DEPOSIT BOXES

Size	Location	Annual Fee
2" x 5"	Andover	40.00
3" x 5"	Andover/Methuen	50.00
5" x 5"	Andover/Methuen	60.00
2" x 10"	Andover	75.00
3" x 10"	Andover/Methuen	85.00
5" x 10"	Andover/Methuen	115.00
10" x 10"	Andover/Methuen	200.00
Safe Deposit Box - Key Replacement		20.00
Safe Deposit Box - Lock Replacement		Cost to Drill
Safe Deposit Box - Late Payment Fee		5.00

\*The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, preauthorized transfers or recurring debit card transactions. ATM withdrawals and one-time debit card transactions will only be authorized and charged an overdraft fee if you request this service. Whether overdrafts will be paid is discretionary and we reserve the right not to pay. No fees will be charged when the account is overdrawn \$10.00 or less. Overdraft fees are assessed on up to six items per day, with a maximum not to exceed \$198.

\*\*The Continuous Overdraft Fee is assessed after five continuous days of overdraft.

Depositors Under 19/Over 65 may qualify as exempt from certain banking service fees by notifying the bank and presenting proof of age.

TSB reserves the right to change fees from time to time upon advance notice to our customers. This notification may be enclosed with your statement, mailed directly to you, or given verbally prior to purchase or use of a service.